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VOL. XI. OCTOBER, 1895. No. 1.

BLACK AND WHITE

A MONTHLY MAGAZINE OF FACTS FOR INSURANCE POLICY INVESTORS

FIRE · LIFE · ACCIDENT ·

MARINE · PLATE GLASS ·

BOILER · ETC ·

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Is the Largest Insurance Company in the World.

Assets	**$204,638,783.96**
Liabilities (or Guarantee Fund)	$182,109,456.00
Surplus, December 31, 1894	22,529,327.00
Total Income, 1894	48,020,869.00
Total paid policy-holders in 1894	21,089,257.00
Insurance and Annuities in force, December 31, 1894	855,207,778.00
Net Gain in 1894	51,923,039.00
Paid to Policy-holders from Date of Organization	**$388,440,897.34**

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UNITED STATES BRANCH STATEMENT.

JANUARY 1, 1895.

ASSETS,	$7,609,259
NET SURPLUS,	2,167,805
INCOME, 1894,	5,233,381
EXPENDITURES, 1894,	4,492,279

CASE & CO.

Managers for Cook County, Illinois.

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BLACK AND WHITE.

A Monthly Magazine of Facts for Insurance Policy Holders.

KELLOGG & SON, PONTIAC BUILDING, COR. DEARBORN AND HARRISON STREETS.

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VOL. XI, No. 1. CHICAGO, OCTOBER 15, 1895. $2.00 PER YEAR.

THAT was a great meeting, the twenty-sixth annual of the Northwest. It was, indeed. And a good one.

IF Henry Harteau looked at all like some of the pictures we have seen of him since his decease, no wonder that he died.

THE Svea Assurance Company, of Gottenburg, Sweden, is a new applicant for permission to do business in the United States.

MAJOR MERRILL, of the Massachusetts Department, appears to have made some progress in the matter of combined action by the companies for the throttling of rebate, but the thing is not dead yet.

THE *Standard* appears to be running dry on the New York water supply question. We thought it would be hard for the genial traveler who edits it to keep the pressure up to the standard as he started out to do.

THE withdrawal of the Armours from the Indemnity Exchange will weaken that institution a great deal. Various reasons are given for the action, but as they are somewhat at variance with each other we will have to wait for time to tell the truth.

THE Star Accident, of this city, is branching out in the agency field. Mr. Quincey will make a success of it in our opinion, as he has the necessary push.

AN EXAMINATION has disclosed the fact that the New York State Mutual Fire was not properly organized—the money was not properly paid in to form the capital.

THE new president of the Metropolitan Plate Glass Insurance Company has been connected with it ever since its organization. Mr. Winslow is surely the right man in the right place.

THE receiver of the Republic Fire Insurance Company has on hand the enormous sum of $5,100 which he has been ordered to distribute among the stockholders and depart, as there is nothing more to receive.

MR. LIVINGSTON, editor of the *Blue and Gold*, has started in to upset the entire financial policy of the United States since his recovery from his recent serious illness. Livingston is a great old boy, and, with all his eccentricities, is as good as they make them and a good deal better than many who make fun of him. Long may he wave. But, smart as he is, he can not upset Uncle Sam, and he might as well stop trying.

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THE Schuylkill Fire, of Philadelphia, already organized, will increase its capital, it is said, to $200,000, so that it may comply with the laws of New York.

MR. A. G. WEGNER has joined the forces of the Union Mutual life and has as his field Northern Illinois. A good agent and a good company. Success to both.

P. B. ARMSTRONG will push his suit, it is said, against the American Union Life next month, and in the meanwhile his brother, H. L., has resigned the medical directorship of the company.

FOR some time the Hartford Life and Annuity has contemplated the erection of a home office building, and its plans have finally come to a head. It is judged by those who have seen the drawings that the completed structure will be one of the numerous architectural ornaments of Hartford.

THE Insurance Commissioners met at Mackinac in annual convention on the 17th, 18th and 19th of September. The meeting was a successful one, since a blank for the report of companies was adopted and nothing determined as to the matter of the increase of reserve to be held by life companies.

GEORGE D. ELDRIDGE has at last amputated himself from the Mutual Reserve. And we consider it an unfortunate thing for the Mutual Reserve, especially under present existing circumstances. Mr. Eldridge's ability as an insurance expert is acknowledged, and President Burnham needs just such a right hand man. Mr. Eldridge goes to the presidency of the National Mutual Life Association, of Westfield, Mass., and he will make a success of it.

THE tobacco fires in Cincinnati have torn up the fire companies to that extent that they can see no way out except by cancellation of their contracts on this class of risks and demand for higher rates.

CHARLES C. SATTERWHITE of Richmond, Va., has invented and is now constructing a new machine for making cigarettes. It will turn out three hundred a minute. Whew! for what a lot of fools and fires Satterwhite will be responsible.

AND now it is contended that even the firemen of Philadelphia are slow—so slow that the fires get too much of a start in their inception and besides that the water mains in some of the principal streets are altogether too small. That's right! Wake up the old lady.

A TEA-KETTLE is now made that whistles when the water therein comes to the boiling point. No more will we have to hear that old saying, "A watched kettle never boils." Why don't some one invent something to put on a watchman that will make a loud noise every time he goes to sleep?

MR. N. D. MORGAN died at Cooperstown, N. Y., Sept. 12th, aged 77 years. His was an eventful life in the insurance business but he never achieved solid success, for he had only one idea of the business which was not the right one at all. He was at one time president of the Manhattan Life and later of the North America. He dragged the latter company down by bad management. Later still he unsuccessfully tried to float an assessment company, but it was no go. He was in the business off and on for half a century, and died without having done it any good.

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THE talk of trying the reciprocal law on the Germans will hardly work without a great deal of straining of the statutes. To bar out fire companies because of impossible conditions put upon life organizations would be like comparing butter and chalk.

THE German-American Lloyds, it is announced, will lose a lot of its subscribers, but subscribers are as plenty as is corn this year, and others, probably less desirable but more willing, will fill up the ranks. Ye gods and little fishes! but it is amusing.

THE riders on the Minnesota fire policies are not diminutive as are jockeys generally, but they ride because the law has become so mixed that without them the situation would be irretrivably mixed. So much for the wise (?) people who make the laws for a State.

THE attendance of members at the annual meeting of the Fire Underwriters of the Northwest was the largest in its history. We have not thought it best for us to report the meeting fully, but have merely given some excerpts from the papers read.

EDWARD B. HARPER'S will, some details of which are given elsewhere, is as peculiar in some respects as the man who made it, and he certainly was a remarkable man in many regards. We cannot understand, however, how a contract could be made with such an association to last, apparently, as long as the association should continue in business! In firm or family concerns such an arrangement would be all right enough, and, in fact, is quite common. But in a life insurance organization having so many thousand of members?

THE STANDARD form of liability insurence policy has gone into effect with some of the accident companies only. There are others that are not quite ready. It is like praying for rain. When some are ready there are others that have their hay out and would like the wet postponed for a season.

THERE is to be less cutting in plate glass rates hereafter—so says the Sphinx. So mote it be, for this business has been harrassed for ever so many years by the foolish undercutting of some new company that imagined that by so doing it could get business on its books that might be made to pay afterwards—a theory which never works in practice and which is as false as it is pernicious.

MR. WHITING, who at one time was heard on the question of the commissioners making up the reserve fund to be carried by fire companies, got up a plan for a reserve for liability insurance, which was submitted to the insurance commissioners at their meeting at Mackinac. The plan as explained by Mr. Whiting is hardly more scientific than the rule of thumb now in use, nor is it deserving of any extended notice.

THE report of the examination of the Long Island Mutual Fire Insurance Corporation was filed in Albany on the 15th inst. It shows an impairment of $11,818.19 and says that this changed condition of affairs since the examination last March, when a surplus was shown, is due to mismanagement rather than fire loss. There was paid out some $6,000 as commission on the original cash capital, which the Superintendent of Insurance thinks all wrong. The Attorney General has been asked to crack his whip.

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THE courts are inclined to recognize waiver of company's conditions in almcst any circumstance in a fire policy. Only the other day in the case of Neis *v.* The Royal Insurance Company the Supreme Court of Pennsylvania *Held*, that as the plaintiff and one witness testified that the agent told plaintiff that it was not necessary to send in sworn proofs of loss that was a proper waiver of the whole business.

"ON DIT," that gossippy and not always reliable party, is responsible for the statement that James R. Pitcher, postmaster at Short Hills, N. J., and past master of the United States Mutual Accident Association, has in contemplation the projection of a new accident company. Mr. Pitcher has been in the floral line almost entirely since he left the U. S. M. A. A., but this rumor would appear to betoken his dissatisfaction with hothouse occupation alone. If he comes in again there will be music in the air.

"WHAT fools we mortals be" should be added on to the resolutions passed by the Lutherans at a general synod the other day. Here are the resolutions, silly enough to make a horse laugh:

"1. The name life insurance is a swindle, as no one can give me my life after it has left my body.

"2. That which is called life insurance is nothing else but money speculation. One expects for little money to obtain a great amount, just like card-playing and other games. It is a mean, low lottery business, yea, in fact, worse than such, for one places his life at stake.

"3. In joining a life insurance company one will in most cases take part in usury."

AT A meeting of nearly all the life companies at the Fifth Avenue Hotel in New York, on the 12th inst., an agreement was signed to stop rebating all or any part of the first year's premiums on life policies. The agreement in a preamble first states the necessity for the action taken and then pledges each company signing, and those which will hereafter sign, not to pay or allow rebate of any kind or nature. To carry out the object aimed at, a referee, who was selected in the person of ex-Governor Russell, of Massachusetts, was appointed, whose duty it shall be to decide upon all cases of violation of the law or agreement and whose decisions shall be final. If he shall decide that any one has been guilty of rebating, such person shall at once be dismissed from the service of the company and shall not, for the period of one year, be employed by any company that is a party to the agreement.

A fund of $10,000 shall be placed in the hands of the referee, which shall be kept up to this amount by assessments on the companies made in proportion to the business done last year. Rewards may be offered for the necessary evidence. Referee to have a salary of $2,000, payable monthly from the fund established. A secretary and other expenses allowed for, to cost in all not to exceed $3,000 per annum. In case of a vacancy a new referee will be chosen by a majority of the companies. The agreement may be modified or abrogated at any time by a majority of subscribers at a meeting called by the referee or on the request of five of the said companies. The agreement is to go into effect November 1st, 1895. At the time of our going to press it is not definitely known whether all the companies will sign, but certainly a large majority will be subscribers.

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THE TWENTY-SIXTH ANNUAL MEETING OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST—THE OUTGOING AND INCOMING PRESIDENTS—THE LIFE UNDERWRITERS OF CHICAGO MEET.

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EXCERPTS FROM THE ADDRESSES AND PAPERS DELIVERED AT THE 26TH ANNUAL MEETING OF THE FIRE UNDERWRITERS ASSOCIATION OF THE NORTHWEST.

IT is astonishing how complacently people of this country allow themselves to be imposed upon. They continue year after year to foster legislation hostile to their own interests, pay out millions of dollars annually that could be easily saved, encourage arson by the passage of such laws as the valued policy law, and allow an average of $120,000,000 per annum of property to burn without making any effort to stop the fire waste. The consequence is the cost of insurance in the United States is heavier than in any other country on the face of the globe, and must continue so under the existing order of things.

The question of high or low rates does not rest wholly with the insurance companies and the people, but partly with those who make the laws of the country, who impose penalties and burdensome taxation upon the companies, and enact vicious laws and iniquitous legislation.

The laws that are antagonistic to insurance interests are not introduced in the interests of the people, and the representatives who introduce such bills are not honestly serving their country nor subserving the interests of their constituents. Bills of radically vicious nature pertaining to insurance companies introduced in the legislation of any state can usually be traced to a dissatisfied loss claimant, whose claim, on investigation, will be found to have been fairly adjusted, if with a reputable company, or it emanates from the typical legislative highwayman, who "is out for the stuff." I say these people are not public servants, they are not benefactors, and misrepresent their constituents, for this hostile legislation must react on the insurance public in the way of increased rates, inasmuch as the companies have only one source of revenue. The greatest curse of this country is the fact that the business man of experience, the professional man of brains and the educated farmer refuse to take part in politics and become lawmakers.—*W. J. Littlejohn.*

No element in the development of the northwest has had greater influence than the saw mill—it has constructed nearly all its railroads and it has built its towns and cities—it populated the east and west shores of Michigan and opened up its northern limits—it built the great cities of the Saginaw Valley, of Muskegon, and laid the foundation of the second city in the State, Grand Rapids.

It built the cities of Oshkosh, Fond du Lac, and opened up the vast territory of Green Bay; it took up its line of march down the Father of Waters and laid the foundations of Moline, Rock Island and Davenport; in its march it has carried a boom of success and in its wake it has left its blackened trail; it has created more millionaires and in turn has been the cause of more poverty and suffering than any other industry; it has built more cities and towns, it has peopled more counties as it advanced, and in its decline has left these to decay or blackened ruins.

Within the jurisdiction of this association we are now feeling the influence of this declining industry, not only in the loss of premiums, but in losses by fire as well; this industry has always faced us with a moral hazard, even in its palmy days, but now in its decline, to many it bristles with sparks and is lurid with flame.—*H. S. Seage.*

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My ideal policy is a simple basic contract, in which shall be inserted to complete the contract a sub-contract or rider to cover the kind or class of risk which the whole policy is to cover. I would classify the different kind of risks, which can be covered by about a dozen different kinds of sub-contracts and which would eliminate from the policy everything except just what it was intended to cover. The agent issuing a policy on a dwelling house, would insert the dwelling house sub-contract or rider in the basic contract or policy, just as he now does a rider, and the insured then would have a simple dwelling house contract, with conditions applicable only to that class of risk; the assured could understand his contract, which will admit of but one construction. The same with the manufacturer,

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the grain merchant, the country store keeper, the lumber dealer and other classes of risks; the complete policy would cover the kind or class of risk insured and the assured familiar with his business and understanding its conditions would not be mystified by its provisions, as he is with the present policy and its precentage and limited loss clauses, which in most cases needs a fire to make them perfectly plain to him.

The condition that confronts us in the revision of insurance laws is the widespread prejudice and dissatisfaction among the people against fire insurance corporations—whether well founded or not, the fact that such is the case makes it necessary to conclusively show that the interest of the companies dictates honest and fair dealing with the policyholders, and in no way can this be accomplished more easily than in the presentation of a policy or contract of insurance that is plain and simple in its language and protects alike the interests of the insurer and assured.—*Commissioner W. S. Fricke.*

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Like everything else, sprinklers have their degrees of comparison. Stated in a general way, they are excellent, good, fair, medium or bad. The bad equipment is thoroughly bad, and originally installed to obtain a reduction in rate. Such installation is placed in the cheapest manner. It has fallen by the wayside, is neglected by its former friends. The medium and fair equipments may be classed under one head. Installed in the earlier years, the sprinklers may be badly placed; covering too large a head area; supplied through mains and risers too small, with insufficient water supply or light pressure, while nooks and corners, closets and decks are not protected. and in all probability buildings adjoining or exposing may have no sprinklers. Such equipments may sometimes extinguish, but more often hold fires in check until aided by hose or other fire appliances.

Defective equipments give us our losses. Standard equipments furnish our profits. First-class equipments, under proper care, can be relied upon at all times, not only to check, but in nine cases out of ten extinguish a fire starting beneath its protection. The tenth case, as a rule, is put out with small loss by private hose, or city department. Many losses result from not placing the sprinkler heads properly. In Chicago, particularly, economy of water supply and pressure is studied by having the sprinklers properly placed and covering all out of the way corners. This rule has been rigidly carried out for a number of years, with the result of fewer heads opening in a fire and decreased losses. Chicago's example can be profitably adopted by other inspection bureaus.

It should not be overlooked that automatic sprinklers are installed to extinguish a fire in its incipiency, and if it becomes a fire of any magnitude, it is because the sprinklers have failed to perform their function. That failure may be caused by a lack of water pressure; in many cases it probably is. —*Robert Jardine.*

—

The moral hazard of official position is a title sufficiently undefined and obscure, perhaps, to be misunderstood. It is not my purpose, however, to utter dark sayings nor to open my mouth in parables, but to review some of the peculiarities developed, not by men as men, but by officers as officers of railroad and insurance companies, banks, and other corporations, that have from time to time come under my observation.

It is trite to say that boards of trustees and directors have done, and will probably always do, things that not one of their members in his individual capacity would do. There appears to be a somewhat confused notion involved in divided or corporate responsibility; a notion that the individual is not accountable to God, his own conscience, or any other tribunal for what the officer does; that the official is not blameworthy when he does things from which the individual would shrink. As if there were any real duality in the life and acts of a man. As if the official could do evil and the man be blameless, or do well and the man receive no praise. Judge Kent, the well-known jurist, understood this. A man was tried before him for

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burglary, and the evidence showed that his burglary consisted in cutting a hole through a tent in which several persons were sleeping, and then projecting his head and arm through the hole and abstracting various articles of value. It was claimed by his ingenious counsel that, inasmuch as he did not actually enter the tent with his whole body, he had not committed the offense, and must, therefore, be discharged. Whereupon Judge Kent told the jury that if they were not satisfied that the whole man was involved in the crime, they might bring in a verdict of guilty against as much of him as was thus involved. The jury, after a brief consultation, found the right arm, the right shoulder, and the head of the prisoner guilty of the offense of burglary. The judge sentenced the right arm, the right shoulder, and the head to imprisonment with hard labor in the State prison for two years, remarking, as to the rest of his body he might do with it what he pleased. You cannot separate your personal life from your official duty.—*C. C. Hine.*

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Yea, more; these so-called "subsidiary" people are hunted up, pulled out of their holes, endowed with an authority to represent (?) insurance capital and turned loose upon the community in degradation of the great commercial interest which the "first agents" with loyal endeavor are trying to save from the dishonoring estimate such practices inevitably create in the public mind. More, still; the "first agents" often find that to make this sort of thing "go" their own field of representation is dwarfed and limited as to subjects, as to lines, as to privileges. More, still; by that philosophy of the mental constitution which naturally disposes it to sustain, even clamorously, any new and doubtful experiment once entered upon, the writing of these "subsidiaries" are taken on by such companies uncomplainingly, where the "first agent" would be called down by wire. A case in point, illustrating this, was quoted this month in the local board room by an agent who had a hard risk to place. The real owner of the property could not, for financial (and other) reasons appear in the policies, which were to cover miscellaneous auction goods in the name of a woman, in a building largely frame, soon to be reconstructed, and carrying a high rate. Every "first agent" who was applied to declined the risk; while the "subsidiary" agents of the same identical Union companies wrote the risk, although it was situated within the schedule district, where their writing was illegal under the Union rule, and not one policy has been canceled. I do not vouch for this, I give it as it was related in the presence of a score of people by a man who probably told the truth. But whether true in all its details and colorings or not, I know that it is mainly true. And it is one of simply unnumbered instances of like character with which the "first agents" are unhappily familiar, showing the trend of things as to the companies which are aggressively "cultivating the field" in "the large cities." If these things are "done in the green tree, what will be done in the dry?" If this is the dawn of the new movement, what will its noonday be? Are we to have enrolled as insurance representatives (?) the Chinaman from his "washee-washee," the coon from his cabin, Bridget from her kitchen, the summer girl, the new woman—*et id genus omne*—without regard to "age, race, color or previous condition of servitude?" If not, why not? If quite a good deal of this thing is so good can it be doubted that considerably more would be better?—*H. M. Blossom.*

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Electricity is becoming so common to our everyday life that the schools must teach its laws and therein lies the true solution of the problem. I am afraid there will never be much to hope for from people like our friend in fire No. 701, who upon retiring to his room in a hotel attempted, through lack of familiarity with the apparatus, to blow out an incandescent electric light. Failing fn this, he wrapped a towel around the lamp and went to bed. Sometime in the night the heat from the lamp ignited the towel and the gentleman was taken from the room by the firemen in an

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unconscious condition, having been partially suffocated by the smoke.

To such of the populace as live in cities, however, electricity is becoming daily more common and two or three generations hence we may hope to see the occupants of some of our mercantile buildings intelligently doing their own wiring.

The insurance companies have done a great deal towards informing the public on electrical matters and it is certain that they can economically do more with beneficial results. A little knowledge is not always a dangerous thing and each one of you could perhaps pick up something in this line which it would be well to tell your neighbor, especially if he is insured in your company and is using electricity.

If everyone could only know and appreciate the facts that wires ought to be underground, that wooden base electrical devices are poor things to have around the house, that arc lamps give off sparks, that incandescent lamps get hot, that wires should be kept free from grounded pipes, and the other useful little lessons that these electrical fires teach us, how much better your loss accounts would appear.

The insurance men throughout this great northwest are certainly competent to learn and repeat some of these mottoes and I am certain that if they all would attempt it a great amount of benefit must ensue.—*W. H. Merrill.*

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Hon. Cornelius Walford, fellow of the Royal Historical Society, and a prominent member of the National Association for the Promotion of Social Science, says that "it is the duty of every enlightened government to cause an official inquiry to be made into the cause of every fire whereby life or property is endangered or destroyed." He states that in several countries such inquiries are held, and that insurance companies are requested not to pay any claim in respect to property destroyed until the result of such inquiry is known to all interested. In a paper read before the Statistical Society by the same gentleman he regrets that "no reliable statistics are obtainable as to the amount of property destroyed by fire," and says that "it seems strange beyond all power of expression that the constantly recurring devastations by fire have never yet sufficiently interested the governments of civilized nations to have caused the adoption of a simple statistical record, if nothing more than one giving an aggregate number of fires, their causes as nearly as can be ascertained, and the amount of property destroyed."—*State Fire Marshall C. H. Whitcomb.*

—

With all its faults, insurance journalism is as necessary as any other arm of the press—and that the press is necessary the present height of civilization and the quickness of modern intellect testifies in a million ways. There cannot be too many insurance papers. They may be too many for their own good, but not for yours. For every man his meed—for the devil his due; for every insurance paper an open field to win or to lose.—*Young E. Allison.*

THE STAR ACCIDENT COMPANY.

The Star Accident Company, of Chicago, began business in 1884 and has since that time paid claims to the amount of nearly $650,000. T. S. Quincey, the secretary and treasurer of the company, is also the manager of the company, and, by his indomitable work and persistence, has put the company in the position it now holds in this community.

IT APPEARS by the decision of Judge Bradley of the District Court at Washington, D. C., that the purchaser of goods and chattels which have been placed in the hands of a receiver has no right in the insurance policies thereon. The receiver, after he had sold the goods, had the policies cancelled and accounted to the court for the money. The purchaser claimed that this money belonged to him as purchaser of the goods, but the court did not see it in that light.

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LAMENTATIONS OF A LUNATIC.—III.

HERE, Oct. 1st, 1895.

BLACK AND WHITE:

I came nigh to gettin' licked a few days ago. And you'd never guess who it was that pounded me, for he did. Ime small and don't pertend to any sience. I was a sittin' quiet enough readin' a book when I got a big whack on the ear and lookin' up who should be standin' there as red in the face as a chronic toper but my frend "Amicus." I started to ask him what he ment, when I got it again. He was just back from his furrin racket and after a while I learned he was mad at me for mentionin' that he lived here instead of at Hayville. An he told me, too, that I was the best judge of crazy nonsense he ever saw. I don't see as his trip has done him any good. He's just as loony as ever.

* * * The new paper has got here, one copy. It's not intended for crazy people, anyhow. I mean the *Insurance Press* from New York. It makes me think of canned goods set up in a row into a grocery store. The long, narrer columns look that way. But say, it's chuck full of meat, just like the cans, sures youre livin'. Ime the only one in here that cared to look it over. The loonytics can't see anythin into it worth their while; why should they?

* * * If I can get out to go Ime goin' to Philadelphia the 23rd, 24th and 25th of this month to mix up with the life underwriters. Mr. Needles and Mr. Lippincott have both wrote me to be sure and come and that I can have a den all to myself where I'll be safe from the sane. That's what I want. Guess Ile go.

* * * What is your idea about that will of Mr. Harper's? I used to hear men say when I was doin' the assessment act that Mr. H. acted like he was clean off his base oncet in a while. I wonder if he was of sound mind when he drawed up that instrument! Can a man make any such an agreement as that with a company thattle hold good when he has gone over the divide? Don't look so to me. If I thought he wouldn't cuff me again Ide ask "Amicus." He knows it all.

* * * Strikes me someboddy has been showin' himself right silly by ritin' to Washington to find out if the alien labor contract law didn't fit some foreign insurance managers thats been sent over here. I think young Webster hit it correct when he called the entire thing "Trash." So it is.

* * * If Commissioner Merrill, of Massychusetts, succeeds in gettin' away with Rebate as well and compleatly as he did up the assessmint endowmint concerns there wont be much rebate lyin' around loose pretty soon. He ruther put the head men into a fix now, didn't he? They had to either fish or cut bate as the girls say at the sewincircles. The Massychusetts Major wants them to cut, I guess. Will they? I mean for fair. Kinder looks to me as though a new race of folks has got to arrive, folks with no selfishness, no greed, no luv of money into 'em before rebate will peter out. What's rebate but profit, an' aint we all makin' for profit every time? I so calculate.

* * * There appears to be some danger of James G. Beemer's gettin' back into the plate glass insurance business again. It is generally understood that Mr. Beemer's claim to have started the Lloyds plate glass company is a disputed one. The man who started it and kept it a goin' for a long time was another man besides Beemer. See if it aint so, in the sweet by and by.

* * * If Ime not so lively or long this time as usual, just lay it to "Amicus,"

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for he knocked me out. Perhaps youle all be glad he did. Ime sure heel think so. He thinks Ime as crazy as I know he is. S'long,

HENNERY JAIMES.

MR. CHARLES T. HOPPER, who was the manager of the New York Accident Company and went over with it to the United States Mutual, did not go over with it to the United States Casualty. He did not show up among the available assets, of the U. S. M., and has now allied himself with the Great Eastern Casualty of New York, where he will be found a very desirable and profitable acquisition.

FOUR of them have found out by experience what to do and have done it manfully—the Mutual Reserve, the United Workmen, the Modern Woodmen and the Northwestern Masonic Aid. The members of these associations have the future of them in their own hands. Not a one of them is smart enough to beat the mortality table.

THE SECURITY TRUST COMPANY.

The Security Trust Company, of Philadelphia, while its charter is an old one and gives it privileges which would not be granted to-day, is a new company in the life insurance field. We understand that it will do a general life business insuring those who come up to the standard as well as sub-standard risks.

There has been need of a strong company like this in the sub-standard field and it will undoubtedly distance its competitors that have been struggling along with the under-average business in a way which could not commend them to the responsible agents of other companies.

The Security Trust has a large capital paid up in cash and securely invested, and it has at the head of the insurance department an energetic gentleman, Robert P. Field, who is the vice-president and actuary of the company, and who has made a name in connection with the Presbyterian Ministers' Life of the same city for ability and thorough conscientious work.

Ex-Governor Pattison, of Pennsylvania, than whom no one stands higher, is the president of the company, while C. H. Lippincott, manager of agencies of that stalwart company, the Penn Mutual, is one of the directors.

All agents of other companies will at once see the advantage of having so good and reliable a company in which to place risks which may be declined by their own companies.

We can commend the Security Trust with the feeling that it must and will do a great amount of business and be an immense beneficence.

THE wreckers of the American Casualty are coming to taw at last. Such is the announcement, but announcements concerning Beecher, Schenck, Taylor, Midgley and the rest of the Jumbo jiners are as dubious as the subjects of them. If they do get into court, however, and by some strange blunder are convicted and sent up, the patent medicine industry will get a black eye and the Hot Springs be apt to freeze up.

THE brilliant editor of *Insurance* has absented himself again to "loaf and enjoy his soul," while ye business manager, sunburned and sunny dispositioned as of yore, will now tell us fish stories and such in his delightful way. We think Brother Lakey might give us a good yarn about rebate this fall. Let out your reel, Charley, and sling 'em on the bank. We will unhook 'em.

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THE FALL REUNION OF THE LIFE UNDERWRITERS' ASSOCIATION OF CHICAGO.

UPON reaching the tower and adjoining rooms, after a most pleasant reception in the parlors of the Union League Club, the beautifully decorated tables spread with flowers and fruit of the season looked sufficiently handsome. The goodly company of members and guests of the association enjoyed to the full the good dinner prepared, and when order was called President Stearns delivered himself in the following happy way:

"*Members and guests of the Life Underwriters' Association:*

" 'You'll believe me, dear boys, 'tis pleasure to rise,
With a welcome like this in your darling old eyes.
* * * * * *
Were I gray as the grayest old rat in the wall,
My locks would turn brown at the sight of you all.'

"This month's greeting, the warmest ever shown to us by September, was but the prelude for the stirring of hearts to a full appreciation of the coming of this delicious fall day, and the heartiest appreciation of the coming of guests and the happy return of the members of the Life Underwriters' Association.

"A most cordial greeting to one and all, and in behalf of the association a welcome to our honored guests from the eastern land of light and the western land of fruit.

"Our reunion marks the closing months of the seventh year of this brotherhood; a time of rejoicing for all the ways of pleasantness and peace of the past; a time of fresh inspiration to go forward, that attainment may be the step-stone for attainment, each calling on every nature for its highest. Never before in the history of mankind has there been a time when enthusiasm for manhood seemed so wide-extending, when brotherhood so fully meant brotherly kindness.

"Those precious words of Prof. Swing—whose loving heart ceased to beat a year ago, but whose words of wisdom and work for humanity will never die—the last lines that he wrote were as follows: 'We must all hope much from the gradual progress of brotherly love.' His last word was love! Think of the progress in fraternity this year. Of the great outpouring of hearts, once stirred with battle, heard from the fields of Chickamauga, of the southern heart with the northern in the dedication of the confederate monument in Chicago, of the voice of peace and good will from and to Atlanta; of the hosts of endeavorers gathered at Boston—Christian and Masonic—whose deeds of love will follow them.

"Ah! friends, the foe of unkindness is being beaten back; and the spirit of loving kindness reigns for mankind.

" 'Remember all that time has brought—
The starry hope on high,
The strength attained, the courage gained,
The love that cannot die.'

"I cannot forbear a word in memory of our departed brother, Col. Carpenter, whose spirit still lives, and whose noble example is our heri-

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tage. But one expression comes from his associates; a man in every sense of the word. Loyal to truth, and the sacred profession of friendship; patient and kind; wise and clothed with sweet humility. His visits to our association will remain a pleasant memory. But while we have seen his sun set, what must the morning be for him?

"'Oh! Change! Oh, wondrous change!
Burst are the prison bars,
A moment here, so low,
And now beyond the stars!'

"I trust my fellow members each one of you has found a full share of happiness,

"'In the season of vacation—
Time meant for regeneration'—

and that all who migrated over land or sea may lend of their store of healthful stimulation, to the delight of those who have remained in town, all soiled and brown. Thus inheritance of happiness shall become multiplied, and goodness be extended. The birds cease to sing after a season, and fly for a fit location, and return again after fresh elation, and sing with new fascination.

"The birds know their northern woods and filled them with sweet melody, and they also knew with their young to depart, at once, as suddenly I found their concert closed in the woods and fields of the county of Waukesha. But to recompense, nature became more beautiful with autumnal colors, the air more full of life, and I, too, took a parting view from Government Hill of the grand panorama of undulating country—freely dotted with beautiful lakes. With my flock I came away, all of us bringing a rich treasure of new health and bright spirit, thankful for all the goodness of experience in our sister State, Wisconsin.

"With the active season before us, let us remember the need of these minds and bodies—lest the pace of the swift moving world quench our light. Let us come to the meeting imbued with the spirit of giving and receiving. Here 'let every truth be offered to all as freely as the sun publishes light.'"

Upon looking around it was noted that the following members and guests were present:

GUESTS.—E. E. Clippinger, *Commercial Union*—Resident Secretary H. C. Eddy; W. C. Jones, L. M. Hammond; *Union Mutual Life*—E. H. Wetherell; *Northwestern Mutual Life*—A. E. Mann; *New England Mutual Life*—J. S. Currey; *Connecticut Mutual Life*—John S. Hollands, Albert McCalla; *Mutual Life*—Geo. W. Gundaker, C. W. Pelling; H. C. Hintzpeter, Wagner Quartette.

MEMBERS.—*Ætna Life*—Ira J. Mason, Fred B. Mason; *Berkshire Life*—Wm. D. Wyman, Franklin Wyman, Geo. T. Mason, W. P. Crenshaw; *Connecticut Mutual Life*—John K. Stearns, T. W. Hamill, Henry M. Curtis, F. W. Bleike, Geo. E. Patrick; *Iowa Life*—E. H. Kellogg; *Massachusetts Mutual Life*—L. Brackett Bishop, Wm. C. Stone, John Knox Marshall; *Mutual Benefit Life*—L. H. Towler; *Mutual Life*—J. A. Forrest;

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New England Mutual Life—Holger de Roode; *Northwestern Mutual Life*—Thos. L. Fansler, A. W. Stevens, Lee F. Cole; *Pacific Mutual Life*—D. M. Baker; *Penn Mutual Life*—C. J. McCary; *Provident Life and Trust*—Jas. W. Janney, Isaiah Flitcraft, Warren Wilkie, W. E. Henderson; *State Mutual Life*—Ben Williams; *Union Mutual Life*—H. S. Dale, Thornton Chase, Jos. Westenberger; *Washington Life*—Dr. S. L. Fuller, Edw. A. Loomis, Jr.

THE PRESS.—*The Argus*—C. E. Rollins; *Black and White*—Col. Josiah H. Kellogg, Norman Kellogg; *The Investigator*—Dr. J. S. Bloomingston; *The Chicago Independent*—G. L. McKean; *The Insurance Courant*—A. J. Flitcraft.

NON-MEMBERS.—*Chicago Inter Ocean*—W. D. Strong; *The Standard*, (Boston)—Col. C. M. Ransom; *The Weekly Underwriter*—Thos. A. Jenney; *Insurance Press*—A. H. Smith.

The Wagner Quartette sang a lovely song and the topic for the evening was then read: "How can the Life Underwriters' Association Increase its Usefulness," and all were invited to take part. The first to open the discussion was Thornton Chase, of the Union Mutual Life. He said:

"Mr. President, and Gentlemen of the Chicago Life Underwriters' Association:

"He who created the worlds and the atoms of ether, never duplicates his work; hence are there many men of many minds. Nowhere is this more evident than in the representatives of life insurance. The vicissitudes and character of the business demand workers of power, men possessing distinctive assertion and independence.

"From the fields of our labors we gather for greeting, to eat and drink, and be at peace. It is a pleasure to meet our business rivals and welcome them as comrades. Partaking together of similar food we establish a physical harmony and mental good will. We enjoy the banquets for the soul which are here so often provided. We give and gain strength from social meeting. We here learn to know each other, and thus esteem is born. Here we gain a respect for our business; our pride therein is strengthened and our courage fortified for future labors. It is well to be identified with an honored association of those having like interests with ourselves.

"These are good things and well worth all we pay for them. If we view these gatherings from a commercial point of view it would seem that we fully receive the worth of our money.

"Our enjoyment expresses itself in bright faces, cheery greetings, laughter and the clapping of hands. But under all is an endurance of anxiety and the feeling that the pleasures are but the foam, the merry dashing of sparkling waves on rock and shore, and that behind, below and upbearing all is a mighty ocean of purpose swelling from month to month, expanding from year to year and gathering strength to accomplish that great purging, that only an ocean of united opinion can ever effect.

"Occasionally an ominous muttering, a grumbling is heard, an expression of opinion breaks forth, a resolution may be passed, but these are the

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scattering picket shots which only amuse the enemy. Guerrilla warfare can accomplish nothing. Enough has been attempted, enough done to prove that a united and mighty strength is needful to win any worthy victory.

"I presume the essential object of life insurance underwriters' associations to be to raise the standard of business, to relieve it from the odium which has attended it, and to cleanse it from the evils which adhere to it like barnacles to the bottom of a noble ship. The usual method of removing barnacles is to place the vessel in a dry dock and scrape the bottom. This is effective, but the paint and polish is also destroyed.

"Over the hills and down in the valley behind the city of Seattle, is beautiful Lake Washington. Its waters are but a few feet higher than Puget Sound, that sufficient harbor for the shipping of a world, and already, work has begun upon a ditch or canal, estimated to cost $7,000,000, through which vessels may ride from the Sound into the clear waters of the Lake, where all barnacles will drop from them, leaving the hulls as perfect as when newly finished.

"Attempts by single associations to forcibly destroy the practice of rebating and kindred evils, remind me of scraping barnacles. Sometimes an association, or certain members thereof, tingling with the sense of outrages which they have met in their struggles for clean business, have attempted to bring the issue at once to the surface, and to declare open war against the sins in their localities. The work is difficult of accomplishment, breeds disharmony, and temporarily injures business success, and after a little the condition of that field becomes worse than at the first.

"To be effective, the destruction of evil must be general, wide spread, complete and without disruption of agency forces. This can only be when there is good will and cordial encouragement between all agents and agencies worthy of their names, and the present work of life insurance associations is to bring about such mutual acquaintance and unity of purpose. Each member should be a human 'tug' seeking to tow into the clear waters of association harmony and friendship, every wandering agent burdened with ignorance, doubts and discouragements—or harassed by practices which he detests. After casting anchor in this, our harbor of peace, he will away to meet the antagonisms, turmoil and tempest of business strife with a new confidence in his business, his comrades and himself.

"It is generally conceded that the field business of life insurance is crippled, bound and befouled with evils. The giant of rebate has gripped its throat. The chains of misrepresentation fetter its limbs, and a horde of smaller mischiefs buzz around it.

"Ever before us is the problem how to cast out the demons which have taken possession of our business, and restore it to its right mind, and clothe it with the glory of its own nobility.

"There are many sins—and sinners—great and small. Apparently the arch-sinner and instigator of all, is greed, the ambition of rivalry, pushed to an insane degree by companies themselves. The intense desire to write more business than other companies, leads to such demands upon

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the forces in the field that compliance therewith by honorable methods is impossible. The offers of bonuses and supper-legitimate inducements have been sufficiently great to attract to the insurance ranks, numberless men, keen, active workers, but without character or responsibility, and these have infected the business with methods fatal to a true success, and destructive of the prestige proper to life insurance.

"It is doubtful if any effective cleansing can be accomplished except it be at and from the fountains of temptation. All will agree that a united action of the companies can rapidly kill every head of the dragon.

"Suggestions to that effect have been made by State commissioners and in the passage of resolutions by the National association, but so untiring and ceaseless is the heated rivalry for the 'largest business,' that there is but little hope of such effective action until the many associations shall contain within their membership practically all of the representatives in the fields who heartily desire the true welfare, permanency and honor of the life insurance business.

"Then will be a real power which, giving authority to the National association, can express itself through that mouthpiece in tones of such depth and meaning that reckless indeed will be the officers and controllers of companies, who will not listen and thoroughly comply with the wishes of the only men who are of value to them in the field.

"This seems a slow process to accomplish what we so much desire. It must be slow; but experience seems to point to it as the only efficient way. An attempt in this direction has already been made, but it was not unanimous, not filled the power of authority save from a comparatively small portion of that army of honor which camps in every county from the Atlantic to Pacific. And yet it commanded attention from the thrones, and served to disclose the strongholds of opposition.

"There must be throughout the whole land an agreeing determination. There must be a 'coming off the fence.' Membership in a life underwriters' association should be esteemed an honor, and should mean that every such member is allied with the army of anti-rebate and anti-all-evils which afflict the honor of his business. It may be needful in the course of time to so stand before public opinion that only members of such associations will be esteemed worthy representatives of life insurance.

"We meet, become acquainted, chat, eat, listen and enjoy. We find pleasure herein. We tell others of our pleasure and induce them to come with us. Already much has been accomplished. The rabid and scurrilous literature which used to load our tables, now finds its home in the waste basket. Much of the unfair misrepresentations of others has been abandoned. We have learned that there are honorable men in the business besides ourselves, and it would seem that the only real present progress that we can make is by inducing them to ally themselves with us, and to make our gatherings of such character that they find pleasure and gain strength in the pursuance of duty and of honorable self-interest.

"After every meeting of this Chicago association; after listening to addresses regarding the great moral and physical movements of the time,

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from the lips of men of renown, such as Bishop Fallows, and the Hon. Luther Laflin Mills; after hearing their encomiums on the honor and importance of life insurance, and their condemnation of the evils attached to it; after being stirred by the tingling utterances of a John Barton Payne; after touching the hands and looking into the eyes of one another, I believe, that each person goes forth into the world feeling stronger for struggles, and with an increased appreciation of the honor and high calling of life insurance."

Then came another song by the Wagners, and, because of another engagement and the necessity of his going away, Mr. J. F. Burger entertained every one with some Hoosier recitations, remarkably well selected and very cleverly done.

L. Brackett Bishop was the next speaker on the topic of the evening and he spoke as follows:

"*Mr. President and Gentlemen:*

"It has become somewhat the fashion of late to criticise the Life Underwriters' Association of Chicago. We ourselves do not always know that we need criticism, which reminds me of the story of the piano tuner who called at a certain residence to tune the piano. The lady of the house told him she had not sent for him. 'No,' said the tuner, 'but your next door neighbor did.' So perhaps these criticisms unasked for are not the less needed. It does us good to be criticised, although I am tempted to respond as an editor did who was serenaded by a brass band from a neighboring town: 'We acknowledge the compliment of a serenade by the Slugville Cornet Band. While truth compels us to say that the music was simply infamous, yet we recognize the kindly spirit that prompted it and admire the band's superb exhibition of nerve. Come again, boys, and play a shorter piece.'

"Some one says, 'destructive criticism is easy, constructive critics are rare.' While we will listen to all, the critic who will formulate plans which, adopted by us, will increase our usefulness, is the one to whom we shall listen with the most interest. It is not expected that the association will do exactly the same this year as it did last year. All that is claimed for it is in the years that have passed it has lived up to the light that it has had, and I am sure I voice the sentiment of all who have its interest at heart in saying that any suggestions toward greater usefulness will be heartily welcomed and speedily adopted if it is thought that the fulness of time has come for their adoption.

"The association needs men of different temperaments among its members, and it has got them. It needs the conservative and the liberal. Each of them powerful for good. Perhaps as poor a way to help the association as any is to remain away from its meetings and membership. I sometimes think those who do not join us might be divided into two classes—those who are too bad and those who are too good. It might be well for both to join; the first-named that we might do them good and help

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them to mend their ways, and the good ones that they might help us to be better.

"The Life Underwriters' Association of Chicago is a good name, but we want it to be more than a name. A man went through a railroad car calling out 'Hot Mince Pies! Hot Mince Pies!' A number bought of him, but found them cold as ice. One man complained and said: 'I thought you said these were hot mince pies.' 'Oh, that is the name of them,' the man replied

"As I passed along Dearborn street Saturday, I saw a sign in a window of a clothing store, 'We are on the proud pinacle of peerless pre-eminence.' I hardly think our association has got quite as high as that. We need to know our faults. Some people think the association should take more definite measures towards securing the punishment of rebaters, bringing to my mind the story of the farmer's wife, who said to him, 'Josiah, the roof's leakin' agin.' 'Is it?' says he, 'Well I'll investigate it termorrer.' 'Josiah,' said she, 'what that roof wants aint investigatin'; it wants tendin' to.' So it is thought by some that rebaters want 'tendin'' to.

"Some critics say there is too much music and poetry at our meetings. For myself I can say that the magnificent music and remarkably *apropos* poetical extracts culled by President Stearns from the writings of men who were not born to die, have been a great help to me. If our meetings were filled with Gradgrindian's facts about life insurance only, we would play to empty benches. We need amusement and relaxation. The meetings have been made so pleasant that we have been taught, and have not known that we have been learning. The principle criticism that I have heard is the indefinite one that we have done nothing.

"What have we done? If I remember aright the anti-rebate law now on the Illinois statute book was put there through the efforts of members of this association. We have been brought into acquaintance and fellowship one with another as never before. The asperities of competition have been softened, our minds and hearts have been quickened as we have listened to Ashbrook and the lamented Carpenter, to Judge Payne and Luther Laflin Mills.

"We have given an average of eighty-two people a good time nearly every month, and when one thinks of the daily grind of existence in this work-a-day world, it is a great deal to make so many forget self so often. I will not try to nor can I enumerate all the good that has been done by the association. Some one has said that God is merciful and will not let us see all the good we do lest we be puffed up thereby. All the work is not done. Carlysle says that nothing is ever completed but always completing.

"In closing, I would repeat what the president of one of our life insurance companies said lately on his return from Europe: 'The time for perspiration is nearly over, the time for aspiration and inspiration is upon us,' and I am sure that many of us will look for much of our aspiration and inspiration to the monthly meeting of the Life Underwriters' Association of Chicago."

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Mr. Bishop was followed by W. D. Wyman, manager of the Berkshire Life, who spoke as follows:

"*Mr. President and Gentlemen:*

"At our May meeting news came to us of the serious illness of our friend the late Colonel George N. Carpenter of Boston. A few weeks later we received the sad tidings of his death. His life of good deeds, his noble character endeared him to us, and will perpetuate his memory and his influence.

"An example of his wisdom and appreciation of the real work of both the National and the local life underwriters' associations is manifest in an article written by him and published in the Christmas number of one of our eastern insurance journals. This article is probably new to you—it is to me, and as it bears directly on the subject before us, I beg leave to read it; I am sure that you will be glad to know what our departed friend would say were he here to talk with us. He wrote as follows:

"'Besides the National association there are now forty-two local associations, well distributed over the country. Their memberships include agents of all companies and the 'balance of power' rests with no one company. In fact the work has been generally so conducted that ability has superseded availability, and the leaders have been selected on account of peculiar qualifications for the various positions rather than to satisfy any personal ambition or pride. The members have realized that through these associations can be wrought a noble work, and through them life insurance, as far as it refers to field operations, can be elevated to a higher plane of business ethics and procedure. But the great success attained thus far has not been secured without some threatened dangers which, however, have been happily averted. The future success of these associations will depend largely upon the calm judgment and wise guidance of those entrusted with the executive management. The National association can never act except in an advisory way, but it can offer suggestions which will be valuable and can ever keep before all, a high ideal, lofty purposes and encouragements to make our business honorable, progressive and worthy the high mission it assumes.

"'The local associations can do more in the way of what might be called legislation, that is, each one can formulate certain courses of action, regulate business relations between members, and eradicate evils which have brought discredit upon our profession. But too much legislation will surely injure an association. The members who have been accustomed to freedom in carrying forward their own business, and winning success by their own methods, naturally will hesitate to accept a standard which they feel will curtail their liberty. By this I do not refer to acts condemning ways of a questionable nature but rather resolutions which are unnecessary to govern the actions of all honorable men.

"'The success of these associations will come when social ties shall bind the members in one harmonious organization and sincerity shall expel duplicity. The cultivation of good fellowship, regard for one another, respect for true manliness and personal honor, will do more than all the

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resolutions extending across the continent. These will bring about reforms without any other action, and without this condition the life of these associations will be short and their mission will never be fulfilled. There is no stronger way to remove the evils than the cultivation of personal regard among the members. The unwritten laws governing our actions are superior to formulated declarations, whether relating to personal life or organized effort.'

"Are not Col. Carpenter's words, those of wisdom? It is admitted that no business, or profession requires more patience—patient toil and patient waiting—than ours. It must be cultivated to the highest degree by him who may succeed.

"This great association movement starting in a small way now extending all over our land can only continue in its usefulness by the cultivation and practice of that great virtue patience.

"When one reviews the progress already made, he surely can see that much good has been done. The information acquired that we each represent a good company, that we each are working for the accomplishment of the same end—the betterment of humanity as well as self—the realization that by thus coming together we are becoming broader minded, better men, forming strong and endearing friendships, has and will result in the adoption and continuance of more honorable methods of conducting our business. Colonel Carpenter answered the question before us when he stated that 'the success of these associations will come by the cultivation of good fellowship, regard for one another, respect for true manliness and personal honor.'"

Mr. J. W. Janney, of the Provident Life and Trust, was next introduced, and said he had not expected to say anything, and so, like the rest, had written out what he had to say, which he read:

"*Mr. President and Gentlemen:*

"I am glad that we are here again, after an unusually long separation. We have been, each in his own way, in quest of rest, and pleasure, and business; and now we are here again—for a purpose, I take it, for life insurance men are generally 'out for game.'

"Well, being here, what shall we accomplish? Let me remind us that 'as we call into the woods shall the echos come back to us.' We will be benefitted and benefit others, from the meetings of the coming season, as in the past, just in proportion to the spirit of helpfulness, and of kindliness with which we attend them.

"If we come here in a mood distrustful of those we meet, and unkindly critical of what we hear and see honestly I don't think 'the game is worth the candle;' but if we come to the meetings of the association with a purpose of *giving* what we can, and of receiving and making our own whatever we may, of good cheer, and pleasant entertainment, and genial presence, and helpful information, I am sure we will find, by the time another vacation season comes around, that we are greatly the gainers by this winter's contact in business, and banquet, and social intercourse.

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"He is *not* a man to be envied, but one sadly out of harmony with his *best* self, who, being in the life insurance business, can honestly say that he is not the better, and the better off, for this association, if he has attended its meetings and has done what *he* could to promote the objects of its organization.

"'Well! What good has the association done?' I seem to hear someone ask. 'You haven't stopped rebating, have you?' Not entirely, nor nearly, it may be; but *some* of us have been reformed from that bad practice, and have learned to esteem and honor many of our co-workers—that much is 'good' isn't it? Murder has been repeated times without number since the days of Cain; and robbery, since Jacob's rather shady stock transaction with his Uncle Laban, all laws, ancient and modern, to the contrary notwithstanding; but organized society is against murder; and any man with even a small degree of the spirit of the 'Golden Rule' is against dishonesty of whatever kind.

"Life insurance associations are not legislative nor judicial bodies, and cannot assume the functions of either. They can cultivate fraternity, and discuss subjects of interest and helpfulness, life insurance and others; and in the meantime, and all the time, can exert whatever influence is possible for the reforming of abuses in the conduct of our business. These things, I think you will allow, have been accomplished with considerable success by this association.

"Those who have been most active in our body, and who have striven hardest for its success, would probably be the last amongst us to claim that we have achieved the greatest possible good by the methods that we have employed; but I am sure that we will all admit that there has been *much* 'good' accomplished, in many ways.

"Our meetings *have* been, even from this near view point of time, enjoyable, profitable occasions. As time goes on, and we look back from greater heights attained, may it not be that we will, more clearly than now, recognize the wisdom of our guidance. Onlookers, or participaters in a given work are not always best judges of results attained.

"'We animate what we can, and we see only what we animate. Nature and books belong to the eyes that see them. It depends upon the mood of the man whether he shall see the sunset or the fine poem. There are *always* sunsets, and there is *always* genius; but only a *few* hours so serene that we can relish nature'—or poets.

"Our indefatigable president, and his co-officers, and executive committee have done—are doing—all they can for the prosperity and success of our body. Shall not we, fellow members in 'the ranks', give them what *real* help is in our power to render, and thereby help ourselves and others, and *so* testify our loyalty to the motto of the Chicago Life Underwriters' Association—'Non Solis Nobis?'"

The quartet then sang a song composed for the occasion—a parody—the leading members' names being made to rhyme with descriptions of personal characteristics.

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Mr. Ira J. Mason told the story of Pat hauling Waukesha water from Garfield Park to Buck & Rayner's, and then read his paper on "Ancient History" as follows:

"The first life insurance agent of Chicago was also the first merchant, the first warehouse-man, the first packer, the first to establish a transportation line on the lakes, the first fire insurance agent, and the first marine insurance agent.

"He saw the shipping of the lakes rise from a fleet of bateaus to a tonnage far exceeding the coast-wise commerce of America. He saw steam applied to land and water transportation, he saw Chicago grow from one dwelling and a fort, to the great city of the interior, but life insurance before 1860 amounted to very little. The entire assets of all the companies did not aggregate as much as the present assets of one of the smaller companies.

"It was in those early days that Mr. Gurdon S. Hubbard expressed his surprise when the figures on a life insurance sign at No. 8 Clark Street, were changed from $4,000,000 to $5,000,000.

"He was then in the prime of life and all the wonders he had seen were clerely in his mind; nevertheless, he said to Mr. Cronkhite, the agent, 'That is the most surprising and wonderful thing I ever saw. Is it in fact true that your company has increased its assets $1,000,000 in a single year? At this rate, where is it going to?'

"But could Mr. Hubbard have ever imagined that the assets of the life insurance companies would in thirty years grow to over $1,100,000,000, and still there are ten insurable men un-insured, to one that is insured.

"At the commencement of the sixties, the assets of all the companies did not exceed $15,000,000; at the end of the sixties, they were about $270,000,000.

"Within these years, it may properly be said that life insurance agency work became established on a permanent basis, and from it could be seen what it is now, and guess what it is to be.

"In the beginning of the sixties, nearly all the life insurance done was in fire insurance, real estate or exchange offices. Mr. A. M. Ward in 1860 was the first agent devoting himself exclusively to life insurance. He was equipped with a desk in a broker's office, and did all the work himself. He was followed the next year by Mr. B. F. Johnson, and the next year by Mr. O. Cronkhite, and in 1863, nearly all the leading companies had representatives here who were expected to produce business.

"In 1864, eight agents worked exclusively as life agents, and at the end of the War—1865—the following is the list of agents pressing the claims of their respective companies, with a successful vigor worthy of the cause: B F. Johnson, O. Cronkhite, A. Frisbie, Dr. Thos. B. Lacey, Moore & Stearns, E. C. Wilder, O. P. Curran, W. D. Babbitts, J. H. Knapp, S. B. Raymond, W. H. Wells, Geo. Thornton, C. H. Dye, Heber Smith, Edwin W. Bryant, Paul & Mason.

"This was the commencement of flush times in life insurance, which continued until about the time of the Chicago fire. This was the time

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when estimates were made, showing the time the policies would probably become self-sustaining, and now some of the gray-haired patrons of that time are still asking, as they pay their premiums, 'How soon will this policy become self-sustaining?'

"But we move on, and now the tontine, the semi-tontine, the free tontine, the distribution periods, are on, and we will leave to our successors the pleasures, twenty or thirty years hence of answering conundrums.

"These old days were democratic days—all the managers were solicitors, and if they were stuck and found it necessary to double teams on a prospect, the solicitor and the manager, with an officer of the company perhaps, in tandem style, would sail in for victory, and after the trophy of the fight was gathered, they would all drink out of the same canteen.

"It was a kind of frontier life; the actuary had not been invented, and sweet fancy could soar into the realms of the improbable, with all the assurance of being on the solid rock of certainty, without fear of being called to time.

"Chicago has, from the beginning, been considered an important point by the life insurance companies, and great care has always been used in appointments, and these old pioneers, the first agents, the agents of the sixties, are well worthy of our admiration and remembrance. And I hope that some abler chronicler may properly arrange in order, the acts and virtues of these worthies.

"One thing they did not have. They never had a life underwriters' association. Like many a good man who was born too early—they missed it. And when I consider how many times the agents of the present have gathered around this festive board in these latter days, and enjoyed each other's company, cheer and experience, I almost wish we could call back from the shades, G. H. Hubbard, A. M. Ward, Dr. Lacey, E. C. Wilder, S. B. Raymond and W. H. Wells. I am sure they would appreciate the high privileges of these occasions and enjoy the fellowship of the invited guests who have honored us with their presence, and have taken part with us on many occasions."

This closed the discussion and then President Stearns introduced Col. Ransom, of Boston, who opened his remarks by reading the following poem, written by Ella Wheeler Wilcox, entitled "Worth While:"

It is easy enough to be pleasant
When life flows along like a song,
But the man worth while is the man who will smile
When everything goes dead wrong;
For the test of the heart is trouble,
And it always comes with the years,
And the smile that is worth the praises of earth
Is the smile that shines through tears.

It is easy enough to be prudent
When nothing temps you to stray;
When without or within no voice of sin
Is luring your soul away.

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But it is only a negative virtue,
Until it is tried by fire,
And the life that is worth the honor of earth
Is the one that resists desire.

By the cynic, the sad, the fallen,
Who had no strength for the strife,
The world's highway is cumbered to-day;
They make up the item of life.
But the virtue that conquers passion,
And the sorrow that hides in a smile,
It is these that are worth the homage of earth,
For we find them but once in a while.

"I must beg your pardon for this brief digression and say a few words to you upon the objects of your association and the subject you have under consideration. I am a firm believer in the old adage that in union there is strength, hence I am an ardent advocate of life underwriters' associations, for the simple reason that they bring about a unification of interests which render them the greatest aids and the strongest allies to that grandest benefaction known to the higher civilization of the later years of the nineteenth century—genuine life insurance—and let me emphasize the word *genuine* so as to distinguish it from the 'Cheap John' article of which we have heard, and still are hearing, so much, but latterly of its shortcomings, its failures and its disappointments.

"It would be a useless waste of time and words to place before you in detail the results of this noble benefaction during the past half century, for you are fully advised of its magnificence and greatness, of the hundreds of millions of dollars which, during that period, have been distributed among the widows and orphans of this country for the protection of their homes and for their maintenance and education, who, without the beneficent offices of life insurance, would have been left destitute and in want, dependent upon the kindness of relatives or the meagre charities of a cold and unfeeling world.

"When you consider that these munificent results are traceable to your well directed efforts and those of your associates throughout the country, you are all justly entitled to feel a commendable pride in the fact that you are enrolled among the members of this honored profession, and how earnest and watchful should be your efforts to protect that profession from foes either within or without your own honsehold, and in no way can this be so effectually accomplished as through the broadening and harmonizing influences of life underwriters' associations, unmistakable evidence of which is furnished by the history of your own organization.

"Let me then counsel you to be of good cheer and to continue in the honorable course you have so long pursued, firm in the faith that the present sowing of good seed will bring forth an abundant future harvest, and that when the sun shall rise and set for you no more, your name will go down to posterity as one who not only labored to provide for his own, but for those of his neighbor, an inheritance of which those who come after you may justly be proud.

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"Since the last meeting of the National Association, which was held in your city, death has invaded our ranks and removed from our midst two of our loved and respected charter members of that organization, whose absence will be deeply mourned by those in attendance at the meeting of that body in Philadelphia next month.

"The first of the two to be called hence was Col. Geo. N. Carpenter, the first president of the National Association, whose sufferings for several months were intense, but the final ending of whose life was peaceful and serene. It was my sad privilege to attend his funeral and to be one of those who assisted in conveying his remains to their final resting place at the home of his birth, at Northfield, Vt., and as I looked for the last time upon his once cheerful but then emaciated face, these words from an unknown author came to me:

"'In the old churchyard of his native town,
And in the ancestral tomb beside the wall,
We laid him in the sleep that comes to all,
And left him to his rest and his renown.'

"We all honored and revered our departed friend. He was one of the men who help us to think great thoughts, to perform great deeds, and to live great and pure lives, and whose daily example pointed to a higher and better civilization.

"A few weeks after the death of Col. Carpenter we were called to mourn the death of William Ratcliffe, Jr., the first treasurer of the National Association, whose sufferings had also been long and severe."

He closed with a brief good-night, and reciting the following beautiful sentiment of the late poet, the sainted Whittier:

"'We shape ourselves the joy or fear
Of which the coming life is made,
And fill our future atmosphere
With sunshine or with shade.

"'The tissue of the life to be,
We weave with colors all our own,
And in the field of destiny
We reap as we have sown.'".

The Wagner quartette then sang "Illinois" in its inimitable way and the meeting broke up at about half past nine o'clock.

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CRUMBS.

The suicide clause in a life insurance policy is made inoperative under the laws of Missouri, unless it is proved to the satisfaction of the court and jury that the insured intended to commit suicide at the time when he made his application. Such was the ruling of Judge Thayer in the United States Court of Appeals at St. Louis.

Judge Sandusky of Clay county, Missouri, attorney for the heirs of Dr. Fraker, in the suit of the insurance companies to recover the claims paid for the supposed death of Dr. Fraker, filed appearance for his clients in the federal court on the 12th inst. The answer in the insurance company's suit will not be filed until the federal court opens on the first Monday in November.

On the 5th of October a motion was heard in the district court, filed on the 1st for a distribution of the assets of the Missouri Valley Insurance company said by the receiver to amount to near $30,000. This fund is to be divided among two classes of policy holders; one of these is for those who hold a tontine policy and the others who hold a general policy for life insurance. There are said to be 165 judgments. This case is now rapidly drawing to a close, it having been in the courts since May, 1889. Thousands of dollars have been spent in litigation, but much of the expenditures were necessary in order to secure a just distribution of the assets.

The supreme court of Missouri has reversed and remanded with directions the libel suit instituted by ex-Congressman John M. Glover of St. Louis against the American Casualty and Security Company of New York, wherein the former sought to recover $150,000 damages.

The lower court directed a judgment by default for $27,000. This ruling is reversed, with directions to allow the company to stand trial on the merits of the case.

In 1893 Glover instituted suit against the company because in one of their pamphlets his name appeared among a list of embezzlers. As soon as the company became aware of the mistake it denied the authority of the publishers of the pamphlet to use Glover's name, and caused all to be destroyed that could be found. The lower court issued an order for a copy of the contract between the printers and the insurance company, but this, it appeared from affidavits, had been destroyed a year prior to the filing of the suit. The court then held the company in contempt and directed the verdict for Glover.

Concerning the increase of rates of the Mutua Reserve Fund Life, recently ordered by the association, acting under the approval and advice of the New York Insurance Department, it is stated that no officer, manager, agent, or other representative of the association will thereby be benefited to the extent of a single dollar, the sum called for being for the payment of death losses and for the maintenance of a reasonable reserve or emergency fund. The aim is to perpetuate the association in the sound financial condition in which it now exists, and to enable it to meet all its losses promptly and in full.

Superintendent Hahn has been lately quoted as saying:

"The law provides that the insurance companies must publish their annual statements in newspapers which have a general circulation in the county. The law does not direct the insurance department to designate any paper, but it specifies that it must be one that circulates generally throughout the county. I do not consider a paper that circulates in only four or five townships as such a one contemplated in the statute. This is not an arbitrary ruling on my part. It is simply carrying out the provisions of the law."

If ever there was a sandbagging law passed this belongs strictly in that class and should be rescinded.

There is a Chicago insurance adjuster who goes to Kansas City frequently, and who is known by all other insurance men by the name of "Mary." His name is Merrick E. Lease and its similarity to that of the well-known Kansas "friend of oppressed humanity," has caused him much embarrassment during his travels. Shortly after the defeat of the Populist party in Kansas, business called Mr. Lease to Wichita, the home of Mrs. Lease. The local agent of his company there reported that the premium on a fire insurance policy covering some of Mrs. Lease's property was overdue and he could not collect it. The adjuster tried his hand at gathering up the amount in arrears, but he could do nothing with the woman. Mrs. Lease informed him that she had decided to leave Kansas and take with her all her goods and chattels, including Mr. Lease and the dimunitive Leases, and therefore it was unnecessary for her to pay tribute any longer to the insurance company. Mr. Lease then took up the policy and returned it to the home office of his company, with a suggestion of irony in the commentary which he attached to the risk bearing the whilom magic name, Mary Ellen Lease. The indorsement read: "She's a Kansas Pop and won't pay." Now Mr. Lease is a bitter enemy of the

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Kansas agitator, more on account of the trouble the similarity in names has caused him, than for his business dealings with her. When he spreads his autograph, "M. E. Lease," on the register of a country hotel, readers of the list of arrivals, nine cases out of ten, confound him with the famous Mary E. Cards by the score are sent to his room, and often he has been in town but a short while when the office of the hotel where he is stopping is crowded with delegations from nearly every crank society within a radius of a hundred miles.

State Insurance Commissioner Ross has issued his annual report. It shows risks written in the State during the past year by fire insurance companies to be $181,843,321; losses incurred, $2,138,666; losses paid, $2,368,795; premiums received, $3,270,219; marine companies' risks written, $11,797,266. Losses.—Premiums received, $85,150; life insurance companies have in force, $40,223; policies representing $107,491,826. Losses in past year, $1,128,332; losses paid, $1,148,974; premiums collected, $3,332,633; assessment life insurance compamies paid losses during the year amounting to $134,250; premiums received by them, $252,303; accident companies paid $149,320 losses and receeived $241,456 premiums. The report recommends paid fire departments for all Texas cities.

The Chas. W. Sexton Company, of Minneapolis, on the 2nd inst., took out a license, the first one under the new law, as insurance brokers. The fee is $10, and after it has been paid any firm wanting to do a brokerage business is at liberty to do so. Under the old law a fee was required for every company which a Minnesota agent represented, and the more companies the greater the sum paid to the state. But the new law covers the entire matter under the one fee of $10, and a firm paying it is allowed to do business for as many companies as it likes. This feature is a new one in Minnesota insurance circles, and will doubtless cause more or less friction until it adjusts itself properly. The broker will not only be authorized to do business for the companies which he represents as agent, but for any other companies doing business in the state who will place business in his hands or accept business which he brings them.

Warden Sage of the State prison at Sing Sing has discovered evidence almost conclusive that Dr. Henry F. C. Meyer has been planning another murder since he was sent to prison for life for poisoning Ludwig Brandt. The crime he is believed to have plotted is similar to the killing of Brandt, and for a similar purpose—that of receiving life insurance money. This money, if thus gained, was to be used to effect the old doctor's release from prison.

The evidence consists chiefly of letters and memoranda found in Meyer's cell. It seems almost certain that Meyer, since his incarceration, has been able to send letters underground to his wife and other persons outside the prison.

In these letters he is alleged to have given his accomplices directions how to get the desired policy of insurance on the proposed victim's life, and carry out the rest of the plan. Better kill Meyer and put a stop to his infernal plotting.

A situation exists in Rochester insurance circles which is attracting the attention of those interested in the insurance business all over the United States as well as England, because upon its outcome depends the decision of methods which has been talked over among insurance agents for a long time as instances are likely to happen at any time: though the case which has brought the point so forcibly forward has been a long time in making its appearance.

The point under discussion is whether not an insurance agent has the right to sell or dispose of his business as he sees fit, without interference from the company which he represents, so long as he does not dispose of it to a party, or in such a manner that it will prove a detriment to the company in the city or town where the agency is located.

The case which has brought this point so forcibly forward as to demand the attention of all insurance men is as follows:

Rudolph Vay is a veteran insurance agent whose office is at present located at 114 Powers building. Mr. Vay has been in Rochester for nearly thirty years; during part of that time he has been secretary of the Rochester German Insurance Company. Among the other companies whom Mr. Vay represented were the Phenix of Brooklyn and the Norwich Union of England.

For the reason that the new agent was not a local man, the companies represented by Mr. Vay decided they did not want Mr. Goodsepeed, to whom he had sold, as their agent.

Mr. Vay accordingly took the matter before the local board of insurance underwriters and they decided that the agent had the right to sell his business, inasmuch as he was the one who owned it, as he had worked it up to the point of success.

The companies and the Insurance Underwriters association are now in a dead-lock over the matter. The Phenix and the Norwich Union cannot get a representative in Rochester and the companies will not have the man to whom their old agent has sold his business.

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BLACK AND WHITE.

DEVOTED TO THE INTEREST OF THE INSURER.

J. H. KELLOGG, EDITOR.

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TALKS WITH FIRE INSURERS.

Company Managers and Expert Fire Agents Need Not Read These.

Not satisfied with ordinary modes of taxation the Montana legislature outbid all previous records by passing a "fee" bill which requires all corporations doing business in that State to put up big money if they have not already filed their charters in the State.

* * *

We wish that every large property-owner in the Northwest, or, for that matter, in the whole country, could have been present at the annual meeting of the Fire Underwriters' Association of the Northwest. They would have learned more about fire insurance in a few hours than they will ever learn in all probability during the term of their natural lives. They could have learned from Mr. Littlejohn why they have to pay high rates and they could have been made to see, if they only would listen, that it is to their interest to labor with their different representatives in the legislatures of the various States, if, indeed the intentions of such representatives are to truly act in the interests of their constituents, to the end that only just and impartial laws be enacted governing the restraints and the taxation put upon companies and that the onerous laws now crushing out companies be rescinded.

* * *

They would have learned, too, that the managers of fire companies and all connected with the business were willing—nay, anxious—to have the conditions of the policies fairly understood and that the day should go by when the insured should be eternally pleading ignorance of anything and everything in the contract, whether it is written or printed. They also would have learned that everyone present at these meetings is most anxious that fire inquests be adopted so that the honest property-owner should not be made to pay a high rate for the sins of the sly people who burn their goods for the insurance money.

* * *

Since the decimation in the ranks of fire insurance companies and the influx of the Lloyds, the merchant, the manufacturer and the owner of large properties have been at a loss how to keep up the insurance they should carry. The idea of the Lloyds coupled with the strength of the institution of the same name, but not at all the same doubtful responsibility, in London, did much to cause some to take out policies in these shaky organizations. But sober second thought, together with the history of some of the Lloyds as since dis-

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covered, with the influence of the withdrawal of others from business without indemnifying their policy-holders, has so opened their eyes to the suspicious character of the business done by these fly-by-night concerns that they have by this time concluded that the sound and fast corporations and the well-established mutuals are the only ones to be trusted.

* * *

The *Independent* hits it about right when it says: "We think fire waste a trifle if the loss is only 'covered' by insurance, as though a distributed loss were not a loss. We tangle up insurance companies by statutory restrictions, as though we imagined them wild beasts which need restraint by leash. We try to dump taxes upon them, imagining—which is the most foolish of all follies on this subject—that we thus make them bear our share of tax burden. We enact laws to make them pay more than indemnity for actual loss, and do not easily perceive that all this must come back upon ourselves in more premiums. We count up the premiums in our particular locality and imagine that their excess over losses—if there happen to be any—is profit, whereby we perceive how we are robbed. We imagine—some of us, not all of us—that insurance business can be done by power of nature, and that if we of a class—farms, breweries, wood-workers, or even churches—should combine, we could insure ourselves and wax rich on what we would not have to pay. We groan about the premiums which go out of our State, as though money were not perpetually distributing and redistributing itself. We would like the underwriters to support fire departments unaided, and to pay us by reduction of premium for every precautionary improvement we make, even if it be only a fire-pail; for is it not to *their* advantage to lessen the fire waste? We try to treat underwriters as though they were an outside party, not in us and of us, not sharing our risks and interests, but capable of being seized and plucked by us, and obliged to endure whatever we prescribe. We continually forget the primary maxim of political economy which ought to be beaten, every morning during the session, upon the skulls of every legislator with a mallet—*the consumer pays all expenses.*"

* * *

A peculiar state of affairs which will lead to a dead loss for a Mr. Crumb, of Harvard, Ill., was developed the other day. Like many unthinking people he thought that the Walworth Mutual Insurance Company was good enough for him in which to insure his house and barn. He did so and for fifteen years paid all his dues and assessments. Some little time ago it was discovered, however, that the great Walworth Mutual could not be made to pay a cent for losses for the reason that it was not a legal corporation, had not complied with the Wisconsin law and all that sort of thing—*never* had. And so it was thought best that a new company that should comply, should be organized. This was done and the old policy-holders were notified and urged to take out new policies in the brand new mutual. Mr. Crumb neglected to do so until his house and barn were burned up and now he finds himself insured in an old company which is disbanded. Of course the new company could pay him but many of the members thereof strenuously object and Mr. Crumb won't get a crumb with which to console himself for his loss by fire. Let others see that they are insured in better companies.

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Talks with Life Insurers.

Some funny fellow said of Jefferson Davis that it would have been money in his pocket if he had never been born. It will be money *out* of your family's pocket if you never get insured.

* * *

The rebate question, it is hoped, will be soon settled by the combined action of the companies. It ought to have been settled long ago by the public absolutely refusing to be a party to a crime.

* * *

The man who is resigned to the fact that he has no insurance on his life should withdraw his resignation at once. It is not the kind of document a life insurance company wants to accept. Make application for the right kind of a one. Plenty on hand.

* * *

Is there any danger, reader, of you becoming a defaulter? Perhaps you think this is an impudent question. We do not so intend it. But, if you are not insured and should die uninsured, leaving your family to suffer, would you not lie there a dead defaulter to duty. You would, indeed. Moral?

* * *

If you are a man with a family, or with dependents of any sort there is only one side to the question of your having your life insured—if you can. It is not a matter for discussion at all; but it is a matter for immediate action. Take a walk and have a talk with yourself. Walk into a good office and then have a talk with the man who is quick enough to write your application while you wait. You will feel like much more of a man when you walk back again insured. Try it, anyhow.

Life insurance is for sale just like any other commodity. There are different places where it can be bought and there is something of a variety. Use your own judgment as to your shop and your kind. But—be a buyer right away if you are not already a policy owner.

* * *

"Don't ignore the poor man, but do not waste any time upon him," says a man who presumes to advise agents as to methods of proceedure in getting business. This is bad advice, whoever promulgated it. Who needs life insurance most—the man of wealth or the man who is poor? That advisor needs advice.

* * *

A writer not long ago made a mighty good point when he remarked that platonic love was the kind a chap had when he "can not afford to marry," and then added, very pointedly, that the kind an uninsured young married man had was plutonic. Every young uninsured married man who reads this personal allusion to himself should at once rise to a question of privilege.

* * *

In respect of almost everything else that a man undertakes to buy and pay for he can conscientiously use some option, and have considerable regard for his own individual taste, judgment and discretion. In regard to life insurance however, the case is entirely different. Any man who claims to be a good husband or loving father, should regard the duty of life insurance as something so self-evident and indisputable that he *must* not reserve for himself any of the privileges of volition except so far as to determine the plan of insurance for which he will apply, and the amount he would consider adequate for the protection of his wife and family.—*The Ingleside.*

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It has been remarked over and over again that "honesty is the best policy." The man who is honest simply as a matter of policy is not honest, really, at all. He does it simply because it pays. But there is one policy, we may safely say, that is the side partner of honesty itself. It is a policy of life insurance in an honestly-managed, good and solid life insurance company.

* * *

C. E. Noverre in a recent issue of the *Post Magazine* tells us that "the poet Burns on his death bed said that his life policy was one of the comforting thoughts of the past." Why of the *past*, may we ask? Did R. B. put on some and let it lapse, or was it an endowment which had satisfactorily matured to the comfort and consolation of Bonnie Jean? Vain hope. We have communicated with several well known students of Burnsiana, and no one of them has ever heard of any insurance having been placed upon the poet's life. — *Our Monthly.*

* * *

The suicide clause in life policies is, at present, up for discussion. The Manhattan Life, one of the oldest companies in this country has already taken alarm and withdrawn its clause giving two years only as the time in which to contest its policies on the ground of suicide. Inspector Barnes of the *Mutual Underwriter* puts the case this way:

"Let's look this over a bit: A physically healthy man for reasons of his own concludes that he has had *quant. suf.* of this earth, but doesn't want to leave his dependents unprovided for. He applies for $10,000, $20,000 or $50,000 of life insurance and, passing the medical watch dog all right, pays his premium and gets his policy. If he is in no particular hurry about shoving clouds or shoveling coal, he may take a policy with any of several companies with the following, or a similar clause therein: 'If within two years the insured die by his own act, sane or insane, this policy shall be void and all payments made upon it shall be forfeited to the company, except that the company will, in that case, pay for its surrender the legal net reserve at the time of death.'

"That will give him two years to 'make ready' in, and he can 'fire' as soon thereafter as he pleases. If his premiums are paid properly his beneficiaries are all right. The man who does that is something beside a suicide. He is a financier. The company that insures him under the above provision is a deal better than Anthony Comstock, for it rewards the man whom it tempts. Anthony on the contrary does quite opposite."

All of which goes to show that while we make fun of the temptation that it really may have something in it after all. Besides it costs those who have not a "yellow streak" in their make-up considerable money to pay for those that have and are too cowardly to live it out.

* * *

What a strange thing human nature is, to be sure. There are lots of men who will not get insured because they do not consider they need to. They think they are all sound enough and will take their chances. Now let one of these men be assured that he is *not* sound but that he is decidedly otherwise, and watch the tricks he will play to try and get past the doctor man and into the fold. This is not honest, however. Then why does he not insure before he finds that out; eh? Well, not in all cases but in a good many, it is because he is not honest with himself. How do *you* stand on the question?

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Talks with Accident Insurers.

Get an accident policy in a good company. Look to it that you understand the contract. Don't let it lapse and if you are not hurt be glad of it.

* * *

The proprietor of the *Coast Review* drew down his regular annual accident weekly indemnity this month. Last year it was for dislocated shoulder and fractured scapula. This year for two twisted ribs, the eighth and ninth, caused by a fall while fishing in the Little Sacramento in Shasta county. Edwards believes in accident insurance. —*Coast Review.*

Of course, but the question is whether the accident companies believe in him.

* * *

The suit of Mrs. Mary L. McDonald *v.* the Iowa State Traveling Men's Association upon an accident policy issued to her husband is a peculiar one. Plaintiff's husband was bitten by a mad dog in Chicago. Symptoms of rabbies did not manifest themselves at once and the association settled with the insured upon the basis of time lost by reason of the injury. Later, Mr. McDonald went to California and hydrophobia was developed and he died of its effects. His widow set up the claim that as the beneficiary of the policy she was entitled to the full amount, $5,000, for which he was insured. The association demurred to this but the United States Circuit Court, at Des Moines, Iowa, overruled the demurrer and held the claim valid.

* * *

The loss of the China steamer, Cathertine, bound from Sydney to China, proves that although every care may be taken still some mysterious current may carry a ship on the rocks and bury her in many fathoms of water. The boats, all but one, were lowered only to be dashed to pieces. Only twenty-six lives were saved out of some eighty-one persons on board. Dr. Copeman, one of the survivors, tells of his escape. He jumped overboard but was picked up by a chinaman in the one boat that was saved. They then rescued twelve more. The last one pulled in was an European. He dropped limp in the stern. Copeman asked "Who are you?" The rescued man said, "Fawkes, old chap, thank God." The cargo of the Cathertine was very valuable, there being 10,000 pounds sterling in coin as freight.

* * *

The use of electricity has become so general and accidents are so frequent that every one should be advised how to extend aid to a person injured by an electrical current. A German medical publication gives the following suggestions: (1) The current should be shut off at once if the means are at hand and the person called upon understands how to do it. (2) If this cannot be done be careful not to touch the injured person's body with the hand. If no India-rubber gloves are at hand the body should be dragged away from the wires by the coat tails, or the coat should be taken off and folded (a dry cloth may be used for the purpose,) when the injured person may be grasped through it and dragged away. (3) When it is not possible to remove the injured person from the wires, raise that part of the body that is in contact with the earth or the wire from it, using the covered hand. This will break the current, and it will generally be possible then to get the body away. (4) If this cannot be done, take a dry cloth and place it between the body and the ground, and then disentangle the body from the wires. (5) If the body is freed from the wires remove all the clothing from the neck and treat the injured person as

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one drowned. Open the mouth and grasp the tongue, which should be covered with a cloth; then pull the tongue forward and gradually allow it to fall back; this movement should be repeated sixteen times a minute. Take care that the root of the tongue is thoroughly moved. (6) The bystanders should not be allowed to give the injured person spirits or wine.

* * *

Jack is young—only 15 months old—and a spaniel. He took a walk with his master on the 24th of September down to the wharf beyond the Illinois Railway tracks. Suddenly there was a splash in the water, a wild shriek of alarm and a little boy's hat bobbed about in the waves. The mother who was with the little boy tried hard to jump into the water for her boy but some men held her back.

Jack had seen the accident, and he didn't wait a minute to think whether or not his life was insured, but in he plunged. After he struck the waves he swam about where the hat was and where the boy ought to have been, and presently the boy came up spluttering and half-drowned. Then Jack seized him by his coat and tried to swim. But the burden was too heavy and the boy struggled wildly. Jack wouldn't let go, although his head was under water most of the time. And for more than a minute he held the boy at the water's surface and the men on the pier succeeded in reaching him. But they couldn't reach Jack and the waves swept him out toward the lake. He wasn't a bit alarmed, however, and when he had sneezed some of the water out of his nose he swam out around the pier nearly a quarter of a mile and climbed up on the bank.

The woman's name was Mrs. Austin, and she lived on 35th street, not far from State. The boy who fell in was 5-year-old Richard Austin. For over an hour there was a crowd around Jack admiring him. He wasn't a bit stuck up about it, either. Mr. Campbell made him "speak" and stand on his hind legs and sit down and walk on his forward feet for the benefit of the company, for Jack is an accomplished dog as well as a hero.

* * *

Nothing stands one in such good stead to avert the fatal results of accidents as a cool head to take in the situation. Mrs. William Dawson illustrated the truth of this in the vicinity of Cincinnati on the 25th ultimo. She, with a two-years-old child, was driving down Guilford hill, which is a stretch of down grade nearly a mile long and quite steep the last quarter of a mile, and near the bottom it curves sharply off beside a ravine forty feet deep and full of rocks.

Almost at the top the harness broke and the horse became unmanageable and ran rapidly. It gradually increased its speed and fear until it was going at its fastest, and the vehicle behind threatened to topple over every minute. Mrs. Dawson realized that it would be almost certain to go over into the ravine. As the horse came nearer, goaded by fear, that outcome was sure. Mrs. Dawson turned down the top of the buggy, and, picking up the child, stood upright on the seat. Just as the wheels reached the edge of the ravine she sprung out. The momentum of the carriage jerked it off the ground and it swung over the ravine and fell, dragging the horse with it. Mrs. Dawson, after a moment, was able to get up. She broke an arm to save the child from being hurt. The buggy was dashed to pieces and the horse was killed amid the stones.

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LEGAL DECISIONS.

Fire Insurance.—Appraisement—Over-Estimate. In the case of Davis *v.* the Guardian Assurance Company it was *Held*, that for an improper proposal from company's appraiser, the insured is justified in not allowing appraisal to proceed and also that the fact that the insured estimated his damages some $1,200 greater than did a jury does not show that he did so falsely.—New York Supreme Court.

Fire Insurance.— Overvaluation — Appraisement. In the case of the Commercial Insurance Company *v.* Friedlander it was *Held*, that the mere fact that the insured, in his proofs of loss, valued the property destroyed at $9,840, while the real loss, as found by the jury, was only $1,277, does not establish a fraudulent overvaluation. Where the insured refuses to enter into arbitration, but agrees to the appointment of persons to appraise the property remaining after the fire, such appraisement does not deprive the insured, in an action on the policy, of the right to introduce evidence of the quantity, quality, and value of the property insured. The jury cannot, in estimating the amount of the loss, consider the amount for which the insured sold the policy after the loss. — Illinois Supreme Court.

Fire Insurance.—Misstatement by Agent —Limiting Action Clause. In the case of the Home Insurance Company *v.* Fallon it was *Held*, that a company is liable on its policy issued on a written application misstating the facts, where such misstatements were written in the application by the company's agent, the insured having correctly stated the facts and acted otherwise in good faith, not consenting to or knowing of the misstatement, and where a company either before suit brought or by answer in the action, denies that the policy was in force when the loss occurred, it cannot avail itself of a provision in the policy that no action shall be brought until 60 days after receipt of proofs of loss and adjustment.—Nebraska Supreme Court.

Fire Insurance.—Partnership—Insurable Interest. In the case of the Hanover Fire Insurance Company *v.* Shrader it was *Held*, that where the owner of a stock of goods forms a partnership with another, and sells him one-half interest in the goods, to be paid by note, the note to be paid from the proceeds of the business, the other acquires an insurable interest in the goods, though through inadvertence he never signed the note. An equitable title meets the requirement that the interest of the assured is the entire, unconditional and sole ownership.

Personal property, bought by the husband, though entered upon the records in the name of his wife, becomes community property, and is subject to the disposition of the husband, unless there was an intention to make it her separate property.

When the premium on a policy is received by the company, if it wishes to avoid the contract it should, on discovery that the agent who procured and signed the policy was also the beneficiary, repudiate his act as agent, and tender back the premium.—Texas Court of Appeals.

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Fire Insurance.—Inventory—Adjuster. In the case of Allen *v.* the Milwaukee Mechanics' Insurance Company it appeared that the adjuster told the assured that as to her household furniture everything was satisfactory, but that he wanted to get bills as far as possible of her store goods and that as soon as she notified him about getting things ready he would meet her. *Held,* that this did not waive conditions in the policy requiring insured to make and keep an inventory of her stock, and in case of fire to furnish certain proofs of loss, where, long before the expiration of the time for filing proofs, the insured was notified that the company would insist on the performance of the terms of the policy.—Michigan Supreme Court.

Fire Insurance.—Ownership and Appraisement Waiver—Building and Merchandise. In the case of the Manchester Fire Insurance Company *v.* Koerner it was *Held,* that the insurance of a policy to "K. and Z. and F. Z.," on a building and merchandise, with knowledge by the agent that K. and Z. own the building, and F. Z. alone the goods, is a waiver of the provision in such policy providing for a forfeiture "if the interest of the insured be other than unconditional and sole ownership." Such policy constituted separate contracts of insurance,—one with K. and Z., and the other with F. Z.; and an assignment of the policy by the latter only included his interest in the goods.

In the same case it was *Held,* that it was a waiver by the company if, in an action on a policy providing that, in case of disagreement as to the loss, it should be ascertained by appraisers, and that no action should be maintained until after full compliance with the policy, it appeared that, the appraisers having failed to agree, the company adjusted the loss, and requested plaintiffs to make proof thereof in such amount, which request was complied with.

In the same case the company issued a policy to "K. and Z. and F. Z.," on a building and merchandise, with knowledge by the agent that both parties owned the building, and F. Z. alone the merchandise, and the assignee of F. Z.'s interest in the goods brought suit on the policy, making K. and Z. defendants, the latter filing an answer in which they asked that their rights be protected. *Held,* that such defendants having filed no counterclaim or cross complaint, the judgment did not conclude them from subsequently suing the company to recover for loss on the building.—Indiana Court of Appeals.

Fire Insurance.—Mortgaged Property. In the case of the Ætna Insurance Company *v.* Holcomb it appeared that the policy of insurance was issued without a written application, but it contained a clause that it should be void if the subject of the insurance was mortgaged property. The agent asked no questions on this point and the insured paid the premium in good faith upon learning that the policy had been left at a bank which held the mortgage. The agent did not know of the mortgage and the insured did not know of the clause avoiding the policy. The mortgage was registered and under Texas laws all persons were charged with notice thereof. *Held,* that the company waived the defense of forfeiture on the ground that the property was mortgaged when the policy issued.—Texas Court of Appeals.

NOTE.—It will not do to depend upon the courts of other States to hold as the Texas court has. It would be much better and wiser to read your policy, know the clauses and comply therewith. It will save you trouble and money.

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Fire Insurance.—A Suit Against Subscribers of a Lloyds—A Decision in Two Cases. The decision goes on to say: The execution of the policies by due authority from defendant, the identity of the property, the fact and amount of loss, and the proportion thereof due from defendant, were all duly proved as alleged in the complaints, and no evidence was introduced by defendant. Plaintiffs also proved due performance of the various conditions precedent, including service of notices and proofs of loss upon Henry Edwards & Co., who at the time of the loss and serving of the notices and proofs were the attorneys in fact of the groups or associations of underwriters then doing business under the common names of "Metropolitan Lloyds" and "Union Lloyds." It is immaterial that defendant "resigned" from the two Lloyds when Edwards & Co. became attorneys. But he is in any event estopped from denying that he was still a member of the Lloyds and that Edwards & Co. were his attorneys. For he failed to notify plaintiffs of his "resignation," permitted Edwards & Co. to hold themselves out as successors to Billups & Wiley and Beecher & Co. as attorneys for the Lloyds, and allowed plaintiffs, who had no knowledge of the change, to form and act upon the conclusion that he was still a member.

There remains only to consider the defense raised by the answers and by the motions to dismiss, that the actions are improperly brought. This contention rests upon the following provisions contained in each of the policies: "No action shall be brought by the assured to enforce the provisions of the policy except against the attorneys in fact as representing all of the underwriters, and each of the underwriters hereby agrees to abide the result of the suit so brought as fixing his individual responsibilty hereunder. * * * But in no case shall the judgment bind the property of the said attorneys to a greater extent then the several liabilities of each of them as individual underwriters." If these provisions are to be given effect, these actions, which are brought in the first instance against an individual underwriter not an attorney, are improper, and plaintiffs must be put to a suit against "the attorneys in fact as representing all of the underwriters." But such an action is legally impossible, as none but a party to a contract, or one upon whom liability has devolved by law as an executor or administrator, can be sued thereupon. The attorneys in fact are parties to the policies only in their personal capacity as individual underwriters, and their property can be bound only to that extent. The defendant has assumed a distinct liability, and it is impossible to contend that this liability can be enforced against a stranger, even though that stranger's name may appear on the paper as attorney in fact and also as co-insurer.

Life Insurance.—Right to Sue—Compliance With Insurance Laws of State. In the case of the Peoples Mutual Benefit Society *v.* Alexander M. Lester it appeared that by an arrangement between the company's officers and the defendant there was collected money assessed by the plaintiff in the State of Michigan and the company received judgment on certain assessments. *Held*, that the plaintiff is not authorized to maintain any such action because the collection of this money arose out of acts of plaintiff which are forbidden, viz: the doing of business and collecting assessments by its agents within the State. Judgment reversed and judgment entered with costs of both courts.—Michigan S. C.

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MISCELLANY.

QUATRAINS.

A SISTER'S LOVE.

A sister's love! How sweet! 'Tis far above
All other love, when it it is fond and true;
Ah! who can doubt it when it is the love
That some one else's sister feels for you.

MY LADY'S FAILING.

My lady's voice is melody to me,
There's music in the rustle of her skirts,
But what avails it all, alas! when she
Is the most incorrigible of flirts!

SUPEREROGATORY.

Don't kick a man when he is down, for know
That justice may demand some reparation;
Besides, who deals a prostrate man a blow
Performs a work of supererogation.

A VALUABLE MAXIM.

Where'er your lot is cast your duty do;
The man is happy who is well behaved;
The breezes never through the whiskers blew
Of any man whose cheeks were closely shaved.

THE MAN WHO HAS CREDIT.

He's happy who makes payment as he goes,
When never fear of creditor e'er haunts;
But happier is the man who always owes
And still gets all the credit that he wants.

CARRIED MORE SAIL.—"Our yacht was beaten by a despicable trick."

"Why, how?"

"Woman in balloon sleeves stood on the deck of the other boat."

THEY DON'T SPEAK NOW.—She: "Have you been reading up on this yacht-race?"

He: "Well, yes."

She: "Well, now, where is the sail called the 'baby jib'?"

He: "Really, I don't know, but it ought to be somewhere near the spanker!"

AN ASSIGNMENT.—"I have an assignment for you, Mr. Graffik," said the editor to the new reporter. "Are you married?"

"No, sir."

"I thought not. Get married instantly and let me have a three-column article by 10 o'clock on how to manage a wife."

A HISTORICAL ITEM.—One day recently in a Dundee school the teacher was examining the class in history and asked one of the boys: "How did Charles I. die?"

The boy paused for a moment and one of the other lads, by way of prompting him, put his arm up to his collar to signify decapitation.

Boy No 1 at once grasped, as he thought, his friend's meaning and exclaimed, to the great amusement of the class: "Please, sir, he died of cholera."

After the passage in Georgia of the severe laws against gambling Judge Dooly was very rigid in their enforcement. At the close of a session of the Superior Court the judge had retired to rest but the noise of a faro table in the adjoining room disturbed him so much that he got up, dressed and went in and told that he had tried all legal methods to break them up and had failed, and now he was determined to adopt another plan. Before the night had closed he broke the bank and told the parties to clear out and be more careful in the future how they interfered with the court.

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A TRUE STORY.

A man who was working for a company engaged in the manufacture of fire-engines had a fight with his employers. So he went away and made an engine of his own, which put out the fire with acid instead of water. Then he set fire to the dry goods box in his back yard and put out the fire with the engine.

"I have a great invention," he said. "My fire extinguisher and I will go down the rosy corridors of fame side by side."

So he printed a sign:

SAVE YOUR MONEY
AND
BUY A FIRE-ENGINE.

And went out into the country to sell it; for he knew that the city was no place for him—property was too valuable. At last he found a town where there was no fire engine, and he talked to the people.

"How would you like it if your town burned up—or even down?" he asked.

"We should be plunged in deepest woe," said the people.

"It will do it some day, if you have no fire engine," said the man. "Look at Rome and Panama. They had no fire engines."

Then the people became very nervous; so much so that many young ladies when they had callers turned out the gas so the curtains would not catch fire; and after a time the hotelkeeper, and the postmaster, and the minister of the first church all declared that the town must have a fire department.

So the man brought out his fire-extinguisher and announced that he would give an exhibition of its powers in the public square and prove that it was just the kind of which the town was in need. Then he called together all the small boys of the place and told them that for every tar barrel they brought him he would give them 25 cents and for every box 10 cents.

"That is just where we live," said all the small boys.

So they brought him tar barrels and dry goods boxes and the man piled them in a great heap in front of the court-house and poured kerosene over them.

"I will do this thing with éclat," he said to himself; and he hired men to pull the engine, and got other men to ring the church bells, and he bought tin horns for all the small boys. In the evening he came out and found the square full of people, and people on the house-tops. The mayor made a speech and all the people shouted. The man made a speech and all the people shouted again. Then the man lit the pile of barrels and boxes, and they blazed up into a great flame. The church bells rang, the little boys blew their horns, and the hired men brought the engine up to the fire.

"It will take me just thirty-seven seconds to put out this fire," said the man. He pulled the lever and the engine blew up with a loud report. The acid in it went high up into the air and fell on the people and burned holes in their clothes.

"We'll take a dozen of them," said the mayor.

Then the people worked for an hour and a half to save the court-house. The man got up on the court-house steps to explain.

"It was all a mistake," he shouted. "The engine is all right, but——"

"Yes, but——" said the people; and the next day they bought another kind of engine.

"Well, I'll be hanged," said the man.

But he is much more likely to be blown up.

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ASTRONOMY.

Astronomy is 1 derful,
And interesting 2,
The earth 3 volves around the sun,
Which makes a year 4 you.

The moon is dead and can't re 5
By law of phys 6 great;
It's 7 where the stars alive
Do nightly scintil 8.

If watchful Providence be 9
With good in 10 tions fraught
Did not keep up his grand design
We soon would come to 0.

Astronomy is wonderful,
But it's 2 80 4
1 man 2 grasp, and that is why
I'd better say no more.

HIS EXPLANATION. — "Doctor, how much flesh can one lose in a day under your treatment?"

"That depends—I have one patient who lost thirty-five pounds yesterday."

"Gracious!"

"Fact—I cut his leg off!"

FROM A POLITICAL PRIMER.—"Oh, see, the house is on fire—and look at the dense smoke! Why does not the man standing on the corner turn in an alarm?"

"The man does not see the smoke."

"Is the man blind?"

"Oh, no; he is a smoke inspector."

HER MIDNIGHT FAREWELLS.—"I call my girl Adelina Patti."

"What for?"

"She says good-by so many times at the front door."

WHOLE MOUTHFUL OF IT.—"Saw a funny thing just now."

"What was that?"

"Man dropped 1 cent in a chewing-gum machine and it wouldn't work."

"And he didn't get anything to chew?"

"Oh, yes; he chewed the rag for about forty minutes!"

AN OLD CLERGYMAN. — Years ago there lived in Connecticut an old minister who was quite celebrated for his wit. Many of his sayings have been preserved and handed down from father to son.

In a meeting of ministers one day a sermon was read and according to custom, criticised. It had been read in the old, well-known sing-song tone. One minister objected to the tone of the sermon and another found fault with something else. The old doctor sat quietly in his corner until his turn to speak came.

"If you take away the tone," he said, dryly, "it seems to me there would be little left."

While traveling in the western country he learned to shave without the aid of a mirror. Long afterward, while attending some gathering of ministers, he got up early and was discovered by his friend standing face to a blank wall to perform the act of shaving, although there was a good mirror in the room. In answer to his friend's surprised question he said he had not used a looking-glass for thirty years.

"The last time I looked in one," he said, with a curious drawing in of the corners of his mouth that always accompanied a joke, "I got so little encouragement I thought I wouldn't try it again."

He did not generally enjoy having a joke turned on himself, but sometimes he fully appreciated it. One day a shiftless neighbor called and asked if he had a wheelbarrow.

"Yes," replied the clergyman, "but I don't lend it."

"Well," said the neighbor promptly, "did I ask for it?"

This pleased the old minister so much that the neighbor presently departed trundling the cherished wheelbarrow with the old man's full consent.

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The day of the liver pad has long since passed, but when it was with us, Mike Corcoran, who complained of a pain in his back, was one day told by his wife, Bridget, that he must see the doctor. Mike started, but on the way fell in with an old crony, Pat Malloy, and they took a drink together. "No," said Pat, "don't ye go to see the doctor at all. You go git a liver pad to weer while you are at work and ye'll be all right."

Mike went to a drug store and asked for the liver pad at the same time enquiring the price. "Two and a half," said the drug clerk. "Ah, yis," said Mike. "I'll come in agin;" and he went home and said to his wife, "Give me two and a half." "Two and a half!" cried Bridget, "and wot wud ye do with all that." Mike explained it was for a liver pad. "Naver ye mind and I'll make you one fur tin cints."

"The next day Mike started out with the home-made article buckled on him, and he wore it religously for ten days. But coming home one evening he asked, "Wats wrong wid me, Bridget?" "Nothing that I kin see," answered the wife; "but wat makes you ask?" "Well, this is why: You see as I was comin' along home Tim—ye know Tim—asked me to take a drink and we wint into Joneses. 'Give me a wiskey sour' says I, whin up wint Joneses nose and says he. 'Whew! have ye got it on your closes or did ye bring it in on yer shoes' and I was that mad that I wint away widout takin' the drink, and ye know, Bridget, I must have been purty mad.

"Well, I come along till I come to Bartolemew's and I was mighty dry and I stepped in and ordered a big wiskey sour, and Bartolemew's nose was elevated and he said, Whew! whew! Did it crawl in ye and die.' I was awful mad, but I took the drink and come home. Now wat is it Bridget?" Bridget scratched her head. "I can't rightly tell, Mike, but mightn't it be the liver. Ye know that it is tin days since I put it in the pad."

"I am a man who believes in explaining business to women," said Mr. Rising, "and I think you'd better keep a bank account, Em'ly."

"Oh, John, I can't keep accounts. I never had a head for figures," said Mrs. Rising apologetically.

"You don't keep a bank account yourself, Em'ly," explained Mr. Rising.

"But I thought you said I'd better keep a bank account," replied Mrs. Rising, in bewilderment.

"So I did, Em'ly, so I did," Mr. Rising said kindly. "It's your account, but they keep it at the bank for you, and you keep your book."

"But if I keep the book, how can they keep the account in it," asked Mrs. Rising, in desperation.

"They keep the account in their books and you keep your own book," returned Mr. Rising firmly.

"Then if they keep their account and I keep mine, John, it seems easier to me just to get the money from you," suggested Mrs. Rising, hopefully.

"You don't keep your account, you keep your book," said Mr. Rising, with emphasis.

"Well, what good is the book without an account, John?" ventured Mrs. Rising.

"Em'ly," said Mr. Rising, "they keep all the accounts and you keep—hold your book."

"I wouldn't like to have to go to the bank for every few cents, John," said Mrs. Rising, timidly, after a few minutes silence.

"Of course, you wouldn't Em'ly, you

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would draw your money from your check book," said Mr. Rising, with renewed interest.

"Why, John, do you think it is safe to keep money in a book? It seems to me it would get lost and then I should worry so about fire," and Mrs. Rising was already disconsolate.

Mr. Rising looked seriously at his young and pretty wife and then concluded the conversation by saying: "On the whole, Em'ly, I think it will save time just to give you money when you need it." Then Mrs. Rising kissed her husband and said she would take $10 at once.

The Kansas City *World* tells a good story on Ben E. Powell, a life insurance man.

Ben E. Powell has not always been a solicitor for a life insurance company. It will probably be a great shock to his friends to learn that he was once the assistant Sunday school superintendent in a certain mission church in Chicago. That's harder to believe than the fish story, but it's true. Ben let it out the other day when, in a select company, the conversation turned upon a recent marriage in this city of an American girl to her Chinese Sunday school pupil.

"Oh, these things are bound to happen once in a while; can't be helped, you know," said Ben. "Now in my church——"

Here Ben stopped to make the necessary explanation and to promise to buy the drinks.

"In my church I think we had three such happy events in five years. We started out at first by teaching the Orientals in classes of ten or a dozen, each class with one young lady teacher. They would not be taught under any circumstances by men. Then one day the Chinamen came to the superintendent in a body and said that they would withdraw their patronage from his gospelry unless each individual were given a young lady teacher to himself. As the church was poor, their petition was granted. The next Sunday each Chinaman handed in the name of the lady he wished for a tutor. I afterwards learned they had shaken dice for them, the luckiest 'boy' getting the prettiest girl.

"It was while working under this system that I had a rather peculiar experience. I noticed one Sunday a couple who were particularly isolated, and also particularly devout. The teacher was on her knees and the pupil had his mouth stretched in a liberal smile. He was the youngest chinaman in the school—only about 15 years old. His name was Ah Fung. Just before the closing hour I heard a scream and looked up in time to see that Ah had his arm around his teacher's waist. He jerked it away immediately and sat prim and straight. I went down to inquire into the matter. Miss Wilson, the teacher, said that she had been praying with him when he had suddenly embraced her and whispered in her ear:

"'Me likee Melican gal! Come—malle me, malle me!'

"I attempted to freeze Ah with a look.

"'Dammee lie!' he shouted, springing to his feet; 'me play Clistian—no say like Melican gal! Helle dam!'

"I laid my hand on his shoulder to try to quiet him, but he fought like a tiger. I got a big Chinaman to help me carry him out of the church to the woodshed. I went in with him and locked the door——

"Well, if that girl he hugged hadn't been a sweetheart of mine it is probable I wouldn't have whipped him so hard. I've always been a little ashamed of the way I whipped that Chinaman."

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Tables of Standing of Insurance Companies.

The tables given contain the names of the companies, location, the year in which they began business, capital, assets, liabilities and surplus as to policy-holders. As this magazine is printed in the interest of the policy-holders it was not considered necessary to give what is called the net surplus, but if any one is interested in that he can easily obtain it by subtracting the capital given from the surplus as to policy-holders. It will be noticed that a few of the companies have their capital impaired. The amount of the impairment is easily obtained by comparing the surplus as to policy-holders with the capital. If this surplus is not equal to the capital an impairment is evident and the amount of such impairment is the difference between the two. We have striven to give those having lines of insurance to place the cash assets of the companies, and have eliminated "stock notes" and the like from the amounts. We have taken the figures from the sworn statements of the companies, and shall prefer always to correct figures in accordance with the rulings of the different insurance departments.

In the case of the mutual fire companies we give simply cash assets and then the net amount of premium notes beyond. Of course we have not given all the farmers' mutuals in the different states, but have endeavored to put in those companies that are striving for general business.

Companies Ceased Doing Business Since January 1, 1895.

COMPANIES	REINSURED IN
Council Bluffs	Failed.
First National, Worcester	National, Hartford.
Home, Salt Lake City	Liverpool & London & Globe.
Indemnity, Davenport, Ia.	Failed.
Merchants' and Manufacturers', Clinton, Ia	
New York Bowery, New York	Palatine, Manchester.
Northwest Fire and Marine, Portland, Oregon	Firemans Fund, San Francisco.
Rutland, Rutland, Vt.	Failed.
Sun, San Francisco, Cal.	Fireman's Fund.
Farmers and Mechanics, Alexandria, Va.	Failed.

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ALABAMA.

JOHN PURIFOY, Auditor, Montgomery.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Capital City	Montgomery	1871	$149,400	$387,522	$173,030	$214,492
Commercial	Montgomery	1876	100,000	187,897	84,334	103,563
Factors and Traders	Mobile	1870	150,000	182,689	4,889	177,800
Planters' and Merchants'	Mobile	1866	100,000	125,494	24,554	100,957
Stonewall	Mobile	1866	150,000	209,798	12,477	197,321

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American of Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Commercial Union, London.
Continental, New York.
Fire Association, Philadelphia.
Georgia Home, Columbus, Ga.
German American, New York.
Germania, of New York.
Girard, Philadelphia.
Glens Falls, Glens Falls, N. Y.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Hibernia, New Orleans.
Home, of New York.
Imperial, London.
Insurance Co. of N. A., Philadelphia.
Knoxville, Knoxville.
Lancashire, Manchester.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
Macon, Macon.
Manchester, Manchester, Eng.
Mechanics' and Trad'rs', New Orleans.
Merchants', New York.
Merchants', Newark.
Mutual, of New York.
National, Hartford.
North British and Mercantile, London.
Niagara, New York.
Northern, Aberdeen.
Norwich Union, Norwich.
Orient, Hartford.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Pelican, New Orleans.
Providence Washington, Providence.
Queen, New York.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Southern, New Orleans.
Springfield, Springfield, Mass.
Sun, London.
Sun Mutual, New Orleans.
St. Paul, St. Paul, Minn.
Westchester, New York.
Western Assurance Co., Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Commercial Alliance, New York.
Equitable, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual, New York.
Mutual, Louisville.
Mutual Benefit, Newark.
New England Mutual, Boston.
New York, New York.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, New York.
American Surety Company, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
London Guarantee.
Lloyds Plate Glass, New York.
Metropolitan Plate Glass, New York.

ARKANSAS.

C. B. MILLS, Auditor, Little Rock.

FIRE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Arkansas	Little Rock	1887	$ 59,950	$ 81,675	$ 15,144	$ 66,531

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, of Philadelphia.
American Central, St. Louis.
American, New York.
Atlanta Home, Atlanta.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Columbian, Louisville.
Commercial Union, London.
Crescent, New Orleans.
Continental, New York.
Connecticut, Hartford.
Fire Association, Philadelphia.
German, of Freeport, Ill.
German American, New York.
Germania, New Orleans.
Glens Falls, Glens Falls.
Greenwich, New York.
Hanover, New York.
Hartford, Hartford.
Home, of New York.
Imperial, London.
Insurance Co. of N. A., Philadelphia.
Liverpool and London and Globe, Liverpool.
Lancashire, Manchester.
Manchester, Manchester, Eng.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
National, Hartford.
New Orleans Assn., New Orleans.
Niagara, New York.
Orient, Hartford.
Palatine, Manchester, Eng
Phenix, Brooklyn.
Phœnix, London.
Phœnix, Hartford.
Pennsylvania Philadelphia.
Royal, Liverpool.
Southern, New Orleans.
Springfield, Springfield, Mass.
St. Paul, St. Paul, Minn.
Sun Mutual, New Orleans.
Teutonia, New Orleans.
Underwriters Agency, New York.
Western Assurance Co., Toronto.

MISCELLANEOUS COMPANY.

London Guarantee.
New York Plate Glass.

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CALIFORNIA.

M. R. HIGGINS, Insurance Commissioner, San Francisco.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fireman's Fund .....San Francisco	1863	$1,000,000	$3,240,861	$1,394,593	$1,846,268
T. S. Chard, Gen. West'n Agt., Chicago.					
Home Mutual .....San Francisco	1864	300,000	897,553	279,657	617,896

LIFE COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
*Pacific Mutual.....San Francisco	1868	$100,000	$2,678,158	$2,317,032	$220,826

*This company does also an accident business.

SURETY COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Pacific Surety Company.....	1885	$100,000	$154,388	$22,534	$131,854

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Allemania, Pittsburgh.
Alliance. London.
American, of Newark.
American, of Boston.
American Central, St. Louis.
American, of Philadelphia.
American, of New York.
Atlas, London.
Baloise, Basle, Switz.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', of New York.
City of London, London.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Economic, London.
Farragut, New York.
Fire Association, of Philadelphia.
Firemen's, of Baltimore.
Firemen's, of Newark.
Franklin, Philadelphia.
General, London.
German American, New York.
German, Pittsburgh.
Germania, of New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hamburg-Magdeburg, Hamburg.
Hanover, New York.
Hartford, Hartford.
Helvetia Swiss, St. Gall, Switzerland.
Home, of New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Magdeburg, Magdeburg.
Manchester, Manchester, Eng.
Merchants', Newark.
Merchants', Providence.
Milwaukee Mechanics', Milwaukee.
Mutual, of New York.
National, Dublin.
National, of New York.
National, of Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
New Zealand, Auckland.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
North German, Hamburg.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin.
Queen, New York.
Rochester, German, Rochester, N. Y.
Royal, Liverpool.
Royal Exchange, London.
Scania, Malmo, Sweden.
Scottish Union & National, Edinburgh.
Security, New Haven.
South British F. & M., Auckland
Southern, New Orleans.
Springfield, Springfield, Mass
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Straits, Singapore, India.
Sun, London.
Sun Mutual, New Orleans.
Svea, Gothenburg, Sweden.
Teutonia, New Orleans.
Traders', Chicago.
Transatlantic, Hamburg.
Union, London.
Union, Philadelphia.
United Firemen's, Philadelphia.
United States, New York.
United States Lloyds, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

MARINE COMPANIES.

Alliance, London.
Baloise, Basle, Switzerland.
Boston, Boston.
British and Foreign, Liverpool.
Canton, Hong Kong.
China Traders, Hong Kong.
Commercial Union, London.
Federal, Zurich, Switzerland.
Fonciere, Paris.
Frankfort Marine, Frankfort.
Helvetia General, St. Gall, Switzerl'd.
Indemnity Mutual, London.
Ins. Co. of North America, Philadel'a.
International, Liverpool.
London, London.
London & Provincial, London.
Magdeburg General, Magdeburg.
Mannheim, Mannheim, Ger.
Man On, Hong Kong.
Marine, London.
Maritime, Liverpool
National, London.
New Zealand, Auckland.
North China, Shanghai.
On Tai, Hong Kong.
Providence-Washington, Providence.
Reliance, Liverpool.
Sea, Liverpool.
South British, Auckland.
Standard, Liverpool
St. Paul, St. Paul.
Switzerland Zurich.
Thames and Mersey, Liverpool.
Transatlantic, Berlin.
Union, Christchurch, N Z.

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CALIFORNIA.—CONTINUED.

Other Companies Authorized to do Business:

Union Insurance Society, Hong Kong.
Union, Liverpool.
Universal, London.
Yangtsze, Shanghai.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts Mutual, Springfield.
Mutual Benefit, Newark.
Mutual, New York.
Mutual Reserve Fund, New York.
National, Montpelier, Vt.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Travelers' Hartford.
Union Central, Cincinnati.
Union Mutual, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee and Accident.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Pacific Surety, San Francisco.
Travelers', Hartford.
Cal. Title Ins. and Trust Co. San Francisco.

COLORADO.

G. W. WALPOLE, Superintendent of Insurance, Denver.

Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Connecticut.
Agricultural, New York.
Allemania, Pittsburgh.
American, Newark.
American, New York.
American, Boston.
American, of Philadelphia.
American Central, St. Louis.
Armenia, Pittsburgh.
Atlas Assurance, London.
British America, Toronto.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Citizens', St. Louis.
City of London, London.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Detroit, Detroit.
Eagle, New York.
Equitable, Providence.
Farmers' and Merchants, Denver.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co., County of Pa., Philadel'a.
Firemen's Newark.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria.
German American, New York.
Germania, of New York.
Girard, Philadelphia.
Glens Falls, Glens Fall's.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Helvetia Swiss, Switzerland.
Home, of New York.
Home Mutual, San Francisco.
Imperial, London.
Ins. Co. County of Pa., Philadelphia.
Insurance Co. of N. A., Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London Assurance Cor., London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark, N. J.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
National Assurance, Ireland.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
Northwestern National, Milwaukee.
Northern Assurance, London.
North American, Boston.
North British and Mercantile, London.
Norwich Union, Norwich.
Oregon, Portland.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian-National, Prussia.
Queen, New York.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
South British, Auckland, N. Z.
Springfield, Springfield, Mass.
State, Des Moines, Ia.
St. Paul, St. Paul, Minn.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis Minn.
Svea, Sweden.
Traders', Chicago.
Union, San Francisco.
Union, Philadelphia.
Union, New Zealand.
United States, New York.
Western Assurance, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, of New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Mass. Mutual, Springfield.
Mutual, New York.
Mutual Benefit, Newark, N. J.
National Life, Montpelier, Vt.
New York, New York.
Northwestern Mutual, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
Travelers', Hartford.
Union Mutual, Portland.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety Company, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee and Accident.
Metropolitan Plate Glass, New York.
New York Plate Glass.
Pacific Mutual Life, San Francisco.
Standard, Detroit.
Travelers', Hartford.

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CONNECTICUT.

FREDERICK A. BETTS, Insurance Commissioner, Hartford.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Ætna	Hartford	1819	$4,000,000	$10,847,816	$3,649,969	$7,197,847
Connecticut	"	1850	1,000,000	2,972,632	1,528,223	1,444,409
Abram Williams, Gen. West'n Agt., Chicago.						
Hartford	Hartford	1810	1,250,000	8,645,735	4,895,389	3,750,346
G. F. Bissell, Gen. West'n Agt., Chicago.						
National	Hartford	1871	1,000,000	3,597,530	2,074,969	1,522,561
Fred. S. James, Gen. West'n Agt., Chicago.						
Norwalk	Norwalk	1860	50,000	101,581	20,862	80,719
Orient	Hartford	1867	500,000	2,065,563	1,111,965	953,598
B. W. French, Gen. West'n Agt., Chicago.						
Phœnix	Hartford	1854	2,000,000	5,588,058	2,850,840	2,737,218
H. M. Magill, Gen. Agt., Cincinnati, O.						
Security	New Haven	1841	250,000	602,933	317,473	285,460

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Ætna	Hartford	1850	$1,250,000	$42,052,166	$35,500,063	$6,552,103
Connecticut General	"	1865	150,000	2,551,481	2,010,858	540,623
Connecticut Mutual	"	1844	Mutual	61,363,405	54,915,376	6,448,028
Hartford Life and Annuity	"	1867	250,000	2,195,317	756,198	1,439,119
Phœnix Mutual	"	1851	Mutual	10,163,856	9,607,589	556,268
Travelers'	"	1866	1,000,000	17,664,668	15,192,133	2,472,535

ACCIDENT COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Ætna	Hartford	1850	$1,250,000	$40,267,953	$33,941,031	$6,326,922
Travelers'	"	1866	1,000,000	16,014,129	13,807,513	2,206,617

STEAM BOILER COMPANY.

		Began Business.	Capital.	Assets.	Liability.	Surplus as to Policy-Holders.
The Hartford	Hartford	1866	$500,000	$1,955,255	$1,274,718	$680,537
Connecticut	"	1886	Mutual	3,098	1,551	1,547

Other Companies Authorized to do Business.

FIRE COMPANIES.

Agricultural, Watertown, N. Y.
American, of Boston.
American, of Newark.
American, of Philadelphia.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', of New York.
Commerce, Albany
Commercial Union, London.
Continental, New York.
Delaware, Philadelphia.
Equitable, Providence, R. I.
Farragut, New York.
Fire Association, Philadelphia.
Firemen's Newark.
Fireman's Fund, San Francisco.
First National, Worcester.
Franklin, Philadelphia.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London & Lancashire, Liverpool.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence.
Mercantile, Boston.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British & Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Pacific, New York
Palatine, England.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union & National, Edinburgh
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Teutonia, New Orleans.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
United Firemen's, New York.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn

LIFE COMPANIES.

Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Equitable, New York.
Germania, New York.
Home, New York.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual Benefit, Newark.

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CONNECTICUT.—CONTINUED.

Other Companies Authorized to do Business:

Mutual, New York.
National, Montpelier, Vt.
New England Mutual, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn, Philadelphia.
Provident Life and Trust, Philadel'a.
Provident Savings, New York.
State, Worcester, Mass.
Union Central, Cincinnati.
Union Mutual, Portland Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANY.

London Guarantee.
New York Plate Glass, New York.

DELAWARE.

P. K. MEREDITH, Insurance Commissioner, Georgetown.

Companies Authorized to do Business in this State:

FIRE COMPANIES

Agricultural, Watertown, N.Y.
American, Newark.
American, New York.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
City of London, London.
Commercial Union, London.
Continental, New York.
County, Philadelphia.
Fire Association, Philadelphia.
Firemen's, Baltimore.
Fireman's Fund, San Francisco.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Northern, Aberdeen.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Merchants', Newark.
New Hampshire, Manchester.
N. Y. Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Norwich Union, Norwich.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Royal, Liverpool.
Sun, London.
Union, Philadelphia.
Union, San Francisco.
United Fireman's, Philadelphia.
Western, Toronto.

LIFE COMPANY.

Life Insurance Clearing Co., St. Paul.
Prudential, Newark.

DISTRICT OF COLUMBIA.

MATTHEW TRIMBLE, Assessor, Washington.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Arlington	Washington	1872	$200,000	$300,856	$11,263	$289,593
Columbia	"	1881	100,000	215,468	15,000	200,468
Corcoran	"	1873	100,000	143,685	7,000	136,685
Franklin	"	1818	125,000	263,755	16,197	247,558
German-American	"	1873	100,000	214,814	20,633	194,181
Lincoln	"	1890	100,000	157,800	15,000	142,800
Potomac	Georgetown	1867	75,500	191,455	106,533	84,922
Riggs	Washington	1883	100,000	147,625	8,500	139,125
National-Metropolitan	"	1870	100,000	200,900	9,200	191,700
The National Union	"	1865	100,000	263,584	15,000	248,584
The People's	"	1889	100,000	128,442	7,100	121,342

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Commercial Union, London.
County, Philadelphia.
Equitable Fire and Marine, Philadel'a.
Farragut, New York.
Fire Association, Philadelphia.
Firemen's Baltimore.
Firemen's, Newark.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German-American, New York.
Germania, New York
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London Assurance, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile Fire and Marine, Boston.
Merchants', Newark.
Merchants', Providence.
National, Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
North American, Boston.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phœnix, London.
Phœnix. Hartford.
Phenix, Brooklyn.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reading, Reading.
Rochester German, Rochester.
Royal, Liverpool.
Security, New Haven.
Springfield, Springfield, Mass.
St. Paul, St. Paul.
Spring Garden, Philadelphia.
Sun, London.

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DISTRICT OF COLUMBIA.—CONTINUED.

Other Companies Authorized to do Business:

Sun, San Francisco.
Transatlantic, Hamburg.
Union, Philadelphia.
United Firemen's, Philadelphia.
Virginia, Richmond.
Western, Pittsburgh.
Western Assurance, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
London Guarantee.
Prudential, Newark.

FLORIDA.

C. B. COLLINS, Ex-Officio Ins. Commissioner, Tallahassee.

Companies Authorized to do Business in this State:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Continental, New York.
Delaware, Philadelphia.
German-American, New York.
Girard, Philadelphia.
Glens Falls, N. Y.
Greenwich, New York.
Hamburg Bremen, Hamburg, Ger.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Liverpool and London and Globe, Liverpool.
London & Lancashire, Liverpool, Eng.
Lancashire, Manchester, England.
Orient, Hartford.
Palatine, Manchester, Eng.
Pennsylvania, Philadelphia.
Phœnix, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Providence-Washington, Providence
Scottish Union and Nat'l, Edinburgh.
Sun Mutual, New Orleans.
Springfield, Springfield.
Springfield, Mass.
Southern, New Orleans.
St. Paul, St. Paul.
Western Toronto.

LIFE COMPANIES.

Equitable, New York.
Fidelity, Mutual, Philadelphia.
Germania, New York.
Home, New York.
Mutual Life, New York.
Mutual Reserve, New York.
New York, New York.
Nederland, Amsterdam.
Pennsylvania, Philadelphia.
Provident Savings, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
London Guarantee.
Preferred Accident, New York.
Standard Accident, Detroit.
Travelers, Hartford.
Union Casualty, St. Louis.

GEORGIA.

W. A. WRIGHT, Insurance Commissioner, Atlanta.

FIRE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Macon.....Macon	1889	$100,000	$ 157,396	$ 53,614	$113,782
The Atlanta Home.....Atlanta	1882	500,000	747,526	152,472	595,053
The Georgia Home.....Columbus	1859	300,000	1,104,390	504,092	600,298

MUTUAL FIRE COMPANIES.

	Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Manufacturers'.....Augusta	1887	$ 4,670	.....	$ 4,670	$25,769
Southern.....Athens	1849	913,566	$358,422	555,144	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
British America, Toronto.
Central City, Selma, Ala.
Central Mfrs.' Mutual, Van Wert, O.
Citizens', New York.
Commercial Union, London.
Continental, New York.
Connecticut, Hartford.
Fire Association, Philadelphia.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Hibernia, New Orleans.
Home, New York.
Imperial, London.
Ins. Co. of North America, Phila.
Lancashire, Manchester
Lion, Hartford.
Liverpool & London & Globe, Liverp'l.
London Assurance, London.
London and Lancashire, Liverpool.
Manufact'rs' and Merchants' Mutual, Rockford, Ill.
Merchants', Newark.
Mutual, Newark.
National, Hartford.
Niagara, New York.
Norwich Union, Norwich.
North British and Mercantile, London.
Northern Assurance, London.
Orient, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Phœnix, Hartford.
Queen, New York.
Rochester-German, New York.
Royal, Liverpool
Scottish Union and Nat'l, Edinburgh.
Sun, London.
Western Assurance, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut Mutual, Hartford.
Equitable, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual Benefit, Newark.
Mutual Life of N. Y., New York.
Mutual Life of Ky., Louisville.
New York, New York.
Northwestern Mut. Milwaukee.
Penn Mut., Philadelphia.
Provident Savings Life New York.
Travelers, Hartford.
United States, New York.
Union Central, Cincinnati.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
British and Foreign Marine, Liverp'l.
Employers' Liability, London.
Fidelity and Casualty, New York.
General Marine, Germany.
Guarantee Co. of N. A., Canada.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
New York Plate Glass, New Yoak.
Standard Accident, Detroit.
Thames and Mersey Marine, Liverp'l.
Travelers' Accident Hartford.

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ILLINOIS.

BRADFORD K. DURFEE, Insurance Commissioner, Springfield.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Chicago	Chicago	1892	$100,000	$ 120,973	$ 10,417	$110,556
Fireman's	"	1876	350,000	408,235	96,359	311,875
Forest City	Rockford	1876	100,000	512,293	288,071	224,222
German	Peoria	1865	200,000	366,838	107,231	259,607
Rockford	Rockford	1866	200,000	1,021,527	725,337	296,189
State of Illinois	Rockford	1895	100,000	100,000	.....	100,000
The German	Freeport	1876	200,000	2,956,205	1,997,492	958,713
The Traders'	Chicago	1872	500,000	1,731,945	568,322	1,163,623

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Addison Farmers'	Addison	1885	$ 29,067	$ 14,343	$ 14,724	$ 121,828
Illinois Mutual	Chicago	1894	11,229	57,513	.....	100,175
Lumbermen's	Chicago	1889	6,302	6,819	.....	53,250
Manuf'rs' and Merch'ts'	Rockford	1881	101,961	73,554	28,407	627,366
Millers' Mutual	Alton	1877	95,173	25,346	69,827	398,373
Millers' National	Chicago	1875	548,692	192,210	356,482	1,588,490
Protection Mutual	Chicago	1887	80,410	37,385	43,025	373,855
Pulaski Mutual	Chicago	1893	19,264	13,689	5,576	48,314

Other Companies Authorized to do Business:

FIRE AND MARINE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Alamo, San Antonio, Tex
Allemania, Pittsburgh
American, Newark.
American, Boston.
American, Philadelphia.
American, New York.
American Central, St. Louis.
Armenia, Pittsburgh.
Atlanta Home, Georgia.
Atlas, London.
British America, Toronto.
British and Foreign, Liverpool.
Broadway, New York.
Buffalo-German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord, N. H.
Citizens', New York.
Citizens', Pittsburgh.
Citizens', St. Louis.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Concordia, Milwaukee.
Cotton and Woolen Mutual, Boston.
Delaware, Philadelphia.
Detroit, Detroit.
Dubuque F & M., Dubuque, Ia.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence, R. I.
Eureka, Cincinnati.
Farmers', York.
Farragut, New York.
Fidelity, Cincinnati.
Fire Association, Philadelphia.
Fire Ins. Co., County of Pa., Philadel'a.
Firemen's, Baltimore.
Firemen's, Newark.
Firemen's, Boston.
Fireman's Fund, San Francisco.
First National, Worcester.
Franklin Fire, Philadelphia.
German, Pittsburgh.
German-American, New York.
German National, Louisville.
Germania, New York.
Germania, New Orleans.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Globe, New York.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
King's County, New York.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London Assurance Cor., London.
London and Lancashire, Liverpool.
Lumbermen's Philadelphia.
Mannheim, Mannheim, Ger.
Manchester, England.
Manuf'rs' and Merchants', Pittsburgh.
Marine, London.
Mechanics', Philadelphia.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence, R. I.
Mercantile, Boston.
Mercantile, Providence.
Michigan, Detroit.
Millers' and Mfrs.' Mut., Minneapolis.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New Hampshire, Manchester.
New Orleans, New Orleans.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
North River, New York.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Ohio, Dayton.
Ohio Farmers', LeRoy.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Reliance Marine, Liverpool.
Rochester German, Rochester.
Royal, Liverpool.
Rubber Manuf'rs' Mutual, Boston.
Rutgers, New York.
Saginaw Valley, Saginaw, Mich.
Scottish Union and Nat'l, Edinburgh.
St. Paul, St. Paul.
Security, New Haven.
Security, Cincinnati.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Standard, New York.
State, Des Moines.
Sun, San Francisco.
Sun, London.
Sun Mutual, New Orleans.
Syndicate, Minneapolis.

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ILLINOIS.—CONTINUED.

Other Companies Authorized to do Business:

Teutonia, Philadelphia.
Teutonia, New Orleans.
Transatlantic, Hamburg.
Thames and Mersey, Liverpool.
Union, Philadelphia.
Union, San Francisco.
Union, Buffalo.
Union, London.
Union Marine, Liverpool.
United Firemen's Philadelphia.
United States, New York.
Universal Marine, London.
Virginia, Richmond.
Washington, Cincinnati.
Westchester, New York.
Western, Pittsburgh.
Western, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Provident, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam-Boiler, Hartford.
Inter-State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
Nat'l Benefit and Casualty, Milwaukee.
New York Plate Glass, New York.
Standard Life and Accident, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

INDIANA.

A. C. DAILY, Auditor, Indianapolis.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
*Citizens'	Evansville	1832	$200,000	$233,976	$30,363	$203,612
Franklin	Evansville	1890	200,000	.....	.....	.....
Indiana	Indianapolis	1851	150,000	202,869	30,142	172,727
Indiana	Ft. Wayne	1891	200,000	227,300	19,178	208,122
Vernon	Indianapolis	1851	150,000	213,111	25,704	187,407

*Includes stock notes.

MUTUAL FIRE COMPANY.

	Began Business	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Indiana Millers' Mutual, Indianapolis	1872	$17,906	$100	$17,806	$133,985

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Newark.
American, New York.
American, Philadelphia.
American-Central, St. Louis.
British America, Toronto
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizen's, New York.
Citizen's, St. Louis.
City of London, London.
Commercial Union, London.
Concordia, Milwaukee.
Continental, New York.
Connecticut, Hartford.
Detroit, Detroit.
Fire Association, Philadelphia.
Firemen's, Dayton.
Firemen's, Newark.
Fireman's Fund, San Francisco.
Franklin, Columbus.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria, Ill.
German, Pittsburgh.
Germania, New York.
German-American, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London Assurance, London.
Manchester, Manchester, Eng.
Merchants', Newark.
Michigan F. & M., Detroit.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Underwriters, New York.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Ohio Farmers', Le Roy.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
People's, Pittsburgh.
Phenix, Brooklyn.
Phœnix, London.
Phœnix, Hartford.
Prussian National, Germany.
Queen, New York.
Reading, Reading.
Rochester German, Rochester.
Royal, Liverpool.
St. Paul, St. Paul.
Scottish Union & Nat'l, Edinburgh.
Springfield, Springfield.
Spring Garden, Philadelphia.
Standard, New York.
State, De Moines.
Sun, London.
Sun, San Francisco.
Traders', Chicago.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Commercial Alliance, New York.
Connecticut Mutual, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford Life and Annuity, Hartford.
Home, Brooklyn.
Imperial, Detroit.
Iowa, Sioux City.

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INDIANA.—CONTINUED.

Other Companies Authorized to do Business:

John Hancock Mutual, Boston.
Life Insurance Clearing Co., St. Paul,
Manhattan, New York.
Massachusetts Mutual, Springfield.
Metropolitan, New York.
Michigan Mutual, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix Mutual, Hartford.
Provident Savings, New York.
Provident Life and Trust, Phila.
Prudential, Newark.
State Mutual, Worcester.
Travelers', Hartford.
United States Guarantee, New York.
Union Central, Cincinnati.
Union Mutual, Portland.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIE

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Life and Accident, Detroit.
Travelers', Hartford.

IOWA.

C. G. McCARTHY, Auditor, Des Moines.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Capital	Des Moines	1884	$25,000	$110,561	$60,257	$50,304
Des Moines	Des Moines	1881	25,000	319,368	244,031	75,337
Dubuque	Dubuque	1883	100,000	313,406	68,234	245,174
Farmers'	Cedar Rapids	1860	100,000	516,643	338,145	178,498
Fidelity	Des Moines	1893	25,000	148,659	58,659	90,000
Hawkeye	Des Moines	1865	25,000	673,947	358,063	315,894
Iowa	Des Moines	1892	26,500	47,886	20,285	27,601
Key City	Dubuque	1891	50,000	65,453	7,090	58,363
Security	Davenport	1883	25,000	168,981	82,744	86,237
State	Des Moines	1865	200,000	467,078	260,697	206,381

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
German	Davenport	1868	$ 7,745	$7,883	$.....	$ 30,327
Iowa State	Keokuk	1855	69,022	6,960	62,062	595,977
Merchants' and Bankers'	Des Moines	1885	5,946	20,245	.....	141,500
Mill Owners'	Des Moines	1875–89	28,032	6,000	22,032	103,170

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Bankers' Life Ass'n	Des Moines	1879	Mutual	$1,244,241	$ 2,309	$1,241,932
Equitable	"	1867	$100,000	1,003,143	733,854	269,289
Iowa	Sioux City	1881	"	275,232	155,452	119,780
Register Life & Annuity	Des Moines	1889	Mutual	23,974	5,601	14,426
Royal Union	"	1866	Mutual	109,358	101,116	8,242

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Boston.
American, Newark.
American Central, St. Louis.
American, New York.
American, Philadelphia.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Detroit, Detroit.
Dwelling House, Boston.
Equitable, Providence.
Farmers', York, Pa.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German, Freeport.
German, Peoria.
Germania, New York.
German-American, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Greenwich, New York.
Guardian, London.

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IOWA.—CONTINUED.

Other Companies Authorized to do Business:

Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Knoxville, Knoxville.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
Northern, London.
North British and Mercantile, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich.
Ohio Farmers', LeRoy.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Rochester German, Rochester.
Rockford, Rockford.
Royal, Liverpool.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut General, Hartford.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
Manhattan, New York.
Massachusetts, Springfield.
Michigan, Detroit.
Mutual, Louisville.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
New York Plate Glass, New York.
Standard, Detroit.
Travelers, Hartford.

KANSAS.

G. A. ANTHONY, Superintendent of Insurance, Topeka.

FIRE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Shawnee	Topeka	1882	$100,000	$217,975	$61,804	$156,171

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Bremen Farmers'	Bremen	1888	$ 2,192	.....	$2,192	$13,367
Brown Co. Farmers'	Morrill	1889	1,043	.....	1,043	4,012
Kas. Farmers' Alliance	McPherson	1888	961	.....	961	7,420
Kansas Farmers' Fire	Abelene	1882	138,981	$13,688	125,293	36,564
Kansas Mill Owners'	Ottawa	1883	11,315	2,000	9,315	109,163
Marshall Co	Marysville	1889	413	.....	413	2,108
Mannonite	Halstead	1880	3,930	.....	3,930	19,907
Republic Co	Belleville	1884	300	.....	300	7,360
Sumner Co	Wellington	1888	655	.....	655	5,625

LIFE COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Kansas Mutual Life Ass'n, Topeka	1882	$100,000	$157,025	$41,372	$115 653

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultual, Watertown, N. Y.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Farragut, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's Dayton.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria, Ill.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.

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KANSAS.—CONTINUED.

Other Companies Authorized to do Business:

London, London.
London and Lancashire, Liverpool.
Merchants', Newark.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Providence-Washington, Providence.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Rockford, Rockford, Ill.
Royal, Liverpool.
Security, New Haven.
St. Paul, St. Paul.
Southern, New Orleans.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
State, Des Moines.
Sun, London.
Traders', Chicago.
Northern, London.
N. British and Mercantile, London.
Union, San Francisco.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Home, Brooklyn.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield, Mass.
Metropolitan, New York.
Michigan, Detroit.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Phœnix, Hartford.
Provident Savings, New York.
State Mutual, Worcester.
Travelers', Hartford
Union Central, Cincinnati.
Union Mutual, Portland, Me.
United States, New York.
Washington, New York.
Kansas Mutual, Hiawatha.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety Co., New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal
Hartford Steam Boiler, Hartford.
Lloyd's Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.
United States Guaranty, New York.
Penn Mutual, Philadelphia.

KENTUCKY.

H. F. DUNCAN, Insurance Commissioner, Frankfort.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Franklin	Louisville	1836	$200,000	$240,068	$37,502	$202,556
German	"	1854	200,000	313,044	24,645	288,399
German National	"	1884	200,000	239,835	17,086	221,245
German Security	"	1872	100,000	166,643	14,051	152,591
Louisville	Louisville	1872	100,000	257,562	131,774	125,788
Mutual	Newport	1888	10,000	61,298	16,683	44,615
Western	Louisville	1872	100,000	211,266	16,081	195,185

MUTUAL FIRE COMPANY.

		Began Business.	Cash Assets	Liabilities.	Surplus.	Premium Notes.
Kentucky and Louisville	Louisville	1838	$5,625	$500	$5,125	$237,342

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Mutual	Louisville	1866	$100,000	$2,246,093	$2,141,829	$104,264
Sun	Louisville	1890	150,000	138,010	64,329	73,681

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', Philadelphia.
Commerce, Albany.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Detroit, Detroit.
Eagle, New York.
Equitable, Providence, R. I.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Dayton.
Franklin, Philadelphia.
German, Freeport, Ill.
German-American, New York.
Germania, New York.
Glens Falls, Glens Falls.
Guardian, London.
Hamburg-Bremen, Hamburg.

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KENTUCKY.—CONTINUED.

Other Companies Authorized to do Business:

Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark.
Merchants' Providence, R. I.
Michigan, Detroit.
Milwaukee Mechanics' Milwaukee.
National, Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reading, Reading.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union & National, Edinburgh.
St. Paul, St. Paul.
Security, New Haven.
Security, Cincinnati.
Springfield, Springfield, Mass.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Transatlantic, Hamburg.
Union, San Francisco.
Union, Philadelphia.
United Firemen's, Philadelphia.
Westchester, New York.
Western, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
Manhattan, New York.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New York, New York.
Northwestern, Milwaukee.
Penn, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Unión, Portland, Me.
United States, New York.
Washington, New York.
Western and Southern, Cincinnati.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Pacific Mutual, San Francisco.
Standard Accident, Detroit.
Travelers' Accident, Hartford.
Employers' Liability, London.
Guarantee Co. of North America, Montreal.

LOUISIANA.

W. B. SPENCER, Supervisor of Insurance, New Orleans.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Crescent	New Orleans	1849	$300,000	$304,800	$105,214	$199,086
Germania	"	1866	200,000	265,984	64,818	201,166
Hibernia	"	1871	200,000	234,335	22,972	211,362
Inter-State Fire Ass'n	"	1889	100,000	213,497	29,176	184,320
Home	"	1852	400,000	508,270	151,740	356,530
La Fayette	"	1869	150,000	229,304	24,303	205,001
Louisiana	Baton Rouge	1891	63,400	63,400	.....	63,400
Merchants'	New Orleans	1854	300,000	370,117	60,246	309,871
Mechanics' and Traders'	"	1869	375,000	692,079	256,856	435,223
N. O. Association	"	1869	300,000	363,658	57,119	306,559
Sun Mutual	"	1856	500,000	990,437	385,401	615,036
Teutonia	"	1872	250,000	535,107	197,234	357,873
The Firemen's	"	1875	150,000	96,145	26,000	70,145
The Southern	"	1882	300,000	509,348	183,134	326,214

Other Companies Authorized to do Business;

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
American, New York.
American Central St. Louis.
Caledonian, Edinburgh.
Continental, New York.
Commercial Union, London.
Fire Association, Philadelphia.
Farragut, New York.
German American, New York.
Germania, New York.
Greenwich, New York.
Georgia Home, Columbus.
Girard, Philadelphia.
Guardian, London.
Hamburg-Bremen Hamburg, Ger.

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LOUISIANA.—CONTINUED.

Other Companies Authorized to do Business:

Hartford, Hartford.
Home, New York.
Imperial, London.
Insurance Co. of N. America, Phila.
Knoxville, Knoxville.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London Assurance Cor., London.
Louisville Underwriters, Louisville.
Manchester, Manchester.
Merchants, Newark.
Mutual, New York.
Niagara, New York.
New York Underwriters, New York.
N. British and Mercantile, London.
Northern Assurance, London.
Norwich Union, Norwich.
Orient, Hartford.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Planters' and Merchants', Mobile.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Royal Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
St. Paul, St. Paul.
Sun, London.
Union, Philadelphia.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Equitable, New York.
Life Ins. Co. of Virginia, Richmond
Manhattan, New York.
Mutual, New York
New England, Boston.
New York, New York.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Travelers', Hartford.

MISCELLANEOUS COMPANIES.

Fidelity and Casualty, New York.
London Guarantee.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers', Hartford.
U. S. Accident, New York.

MAINE.

S. W. CARR, Insurance Commissioner, Bowdoinham.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Merchants'.....	Bangor	1886	$100,000	$218,001	$ 95,975	$122,026
Union.....	"	1885	100,000	314,820	115,746	199,074

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Union Mutual.....	Portland	1849	Mutual	$6,453,310	$6,224,017	$229,293

Other Companies Authorized to do Business

FIRE COMPANIES.

Ætna, Hartford.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
Boston Marine, Boston.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
City of London. London.
Commerce, Albany.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Dwelling House, Boston.
Equitable, Providence, R. I.
Fire Association, Philadelphia.
Firemen's, Boston.
Fireman's Fund, San Francisco.
First National, Worcester.
Franklin, Philadelphia.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Girard State, Portsmouth.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Holyoke Mutual, Salem, Mass.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile F. & M., Boston.
Mechanics' and Trad'rs', New Orleans.
Merchants' Newark.
Merchants' Providence.
Michigan, Detroit.
National, Hartford.
National, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
N. British and Mercantile, London.
North American, Boston.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Pennsylvania, Philadelphia.
Phœnix, London.
Phœnix, Hartford.
Phenix, Brooklyn.
Providence-Washington, Providence.
Queen, New York.
Quincy Mutual, Quincy, Mass.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union & National, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul. St. Paul.
Sun, London.
Traders', Chicago.
Trad'rs' and Mechanics' Mutual, Mass.
Union, Philadelphia.
Union Assurance, London.
United Firemen's, Philadelphia.
United States, New York.
Western, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut Mutual, Hartford.
Equitable, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.

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MAINE.—CONTINUED.

Other Companies Authorized to do Business:

Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn, Philadelphia.
Phœnix, Hartford.
Provident Life and Trust, Philadel'a.
Provident Savings, New York.
State, Worcester, Mass.
Travelers', Hartford.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam-Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Life and Accident, Detroit.
Travelers', Hartford.

MARYLAND.

I. FREEMAN RASIN, Insurance Commissioner, Annapolis.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Baltimore	1858	$180,000	$272,090	$ 20,473	$251,617
Associated Firemen's	"	1847	200,000	354,689	21,032	333,648
Baltimore	"	1807	200,000	586,807	98,970	487,836
Firemen's	"	1825	378,000	650,880	162,047	488,833
German-American	"	1880	200,000	333,140	38,907	294,233
German	"	1865	500,000	1,086,633	129,799	956,864
Home	"	1867	100,000	238,467	90,148	148,319
Howard	"	1856	185,000	289,481	30,399	253,082
Maryland	"	1858	100,000	155,542	22,303	133,539
National	"	1849	100,000	167,229	25,286	141,943
Old Town	"	1885	100,000	127,840	7,283	120,557
Peabody	"	1862	127,500	489,269	33,445	455,824

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Baltimore Equitable	Baltimore	1794	$1,861,940	$598,348	$1,263,592	.....
Baltimore Co	"	1850	40,787	46,454	.....	.....
Kent Co	Chestertown	1847	116,483	53,885	62,598	.... ..

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Maryland	Baltimore	1865	$100,000	$1,600,442	$1,334,994	$255,448
Mutual	"	1870	Mutual	176,692	163,009	13,683

CASUALTY COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Deposit Co.	Baltimore	1890	$500,000	$823,591	$ 95,537	$728,054

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto
British and Foreign Marine, Liverp'l.
Broadway, New York.
Caledonian, Edinburgh.
Citizens', New York.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Equitable, Philadelphia.
Farmers', York.
Firemen's, Newark.
Fire Association, Philadelphia.
Firemen's Fund, San Francisco.
Fire Ins. Co., Philadelphia.
Franklin, Philadelphia.
General, Dresden, Ger.
Germania, New York.
German-American, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Guardian, London.
Guardian, New York.
Hanover, New York.
Hartford, Hartford.

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MARYLAND.—CONTINUED.

Other Companies Authorized to do Business:

Home, New York.
Imperial, London.
Indemnity, London.
Ins. Co. of N. America, Philadelphia
Ins. Co. of Penn., Philadelphia.
Kings County, New York.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Lumbermen's, Philadelphia.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence.
Millers' and Manuf'rs', Minneapolis.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, N. Y.
Niagara, New York.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, England.
Northwestern National, Milwaukee.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Peoples', Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Royal, Liverpool.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Sun, London.
Traders', Chicago.
Union, Philadelphia.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western, Pittsburgh.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Germania, New York
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
National, Vermont.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
Standard, Detroit.
State, Worcester, Mass.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Steam Boiler, New York.
American Surety, New York.
City, Pittsburgh.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

MASSACHUSETTS.

GEORGE S. MERRILL, Commissioner of Insurance, Boston.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American.....Boston	1818	$ 300,000	$ 630,161	$ 278,106	$ 352,055
R. W. Hosmer & Co., Gen. West'n Agts., Chicago.					
Firemen's..... "	1872	400,000	890,190	226,956	667,234
First National.....Worcester	1869	200,000	316,299	115,002	201,297
Holyoke Mutual.....Salem	1843	*100,000	841,518	277,277	564,241
Massachusetts Mutual.....Boston	1862	*200,000	304,633	95,507	209,126
Mercantile.....Boston	1823	400,000	579,614	157,137	422,477
R. W. Hosmer & Co., Gen. West'n Agts., Chicago.					
Springfield F. & M.....Springfield	1849	1,500,000	3,581,151	1,568,441	2,012,710
A. J. Harding, Mgr. West'n Dept., Chicago.					
The North American.....Boston	1872	200,000	370,886	147,292	223,593

*Guarantee Capital.

MUTUAL FIRE COMPANIES.

	Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Arkwright.....Boston	1860	$804,578	$382,032	$422,546	$3,794,423
Boston Manufacturers'..... "	1850	916,228	434,577	481,651	4,331,037
Colonial..... Boston	1894	40,345	40,700	.....	185,425
Cotton and Woolen..... "	1875	200,508	134,218	66,290	1,316,241
Essex.....Salem	1829	120,194	73,088	47,106	125,635
Fall River Manufacturers', Fall River	1870	332,535	157,900	174,635	1,573,690
Industrial.....Boston	1890	124,950	77,542	47,408	751,349
Old Colony.....Boston	1893	42,727	42,205	522	215,525
Paper Mill.....Boston	1887	60,505	26,971	33,534	268,650
Rubber Manufacturers'..... "	1884	203,163	103,784	99,379	906,932
Wachusett.....Fitchburgh	1891	31,736	30,480	1,256	78,547
Western Masssachusetts..Springfield	1893	18,609	47,747	.....	197.012
Worcester Manufacturers', Worcester	1855	297,968	125,864	172,104	1,232,295

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MASSACHUSETTS.—CONTINUED.

MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Boston	Boston	1873	$1,000,000	$2,877,582	$643,152	$2,234,430
China	"	1853	Mutual	234,593	122,577	112,016
Equitable	Provincetown	1845	50,000	110,206	36,563	73,643
India	Boston	1867	Mutual	212,683	10,632	202,051
Wellfleet	Wellfleet	1864	100,000	96,489	1,932	94,557

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Berkshire	Pittsfield	1851	$25,000	$ 5,993,681	$ 5,326,987	$ 571,194
John Hancock	Boston	1862	Mutual	5,070,018	4,632,627	437,391
Massachusetts	Springfield	1851	Mutual	14,480,481	13,460,164	1,020,317
Massachusetts Benefit Life	Boston	1879	Mutual	1,671,679	424,324	1,027,796
New England	Boston	1843	Mutual	23,026,001	20,697,232	2,328,769
State	Worcester	1845	Mutual	8,888,870	7,826,230	1,062,640

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
Albany, Albany.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
Atlantic, New York.
Atlas, London.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord, N. H.
Citizens', New York.
Citizens', St. Louis.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Equitable, Providence.
Farmers', York, Pa.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co., County of Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Baltimore.
Firemen's, Dayton.
Firemen's, Newark.
Franklin, Philadelphia.
Franklin, Louisville.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glen's Falls, Glen's Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Ins. Co., State of Penn., Philadelphia.
Lion, Liverpool.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, London.
Lumberman's, Philadelphia.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Middlesex Mutual, Conn.
Milwaukee Mechanics, Milwaukee.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York, New York.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, New York.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester
Royal, Liverpool.
Rutgers, New York.
Security, New Haven.
Scottish Union and Nat'l, Edinburgh.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Teutonia, Philadelphia.
Teutonia, New Orleans.
Transatlantic, Hamburg.
Traders', Chicago.
Union, Philadelphia.
Union Assurance, London.
United Firemen's, Philadelphia.
United Fire, Manchester, Eng.
United States, New York.
Western, Toronto.
Western, Pittsburgh.
Westchester, New York.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut General, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
Manhattan, New York.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, New York.
National, Hartford.
National Life, Montpelier, Vt.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Provident Life and Trust, Phila.
Provident Savings, New York.
Prudential, Newark.
Travelers', Hartford.
Union, Portland.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

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MICHIGAN.

THERON F. GIDDINGS, Commissioner Insurance, Lansing.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Detroit	Detroit	1866	$350,000	$1,203,286	$230,487	$972,799
Grand Rapids	Grand Rapids	1882	200,000	392,498	142,147	250,351
Michigan	Detroit	1881	400,000	770,362	259,448	510,916
Saginaw Valley	Saginaw	1893	200,000	256,054	31,964	224,089

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Detroit Manufacturers'	Detroit	1887	$16,567	$16,057	$ 510	$129,421
Michigan Millers'	Lansing	1881	82,435	15,152	67,283	171,101

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Michigan Mutual	Detroit	1867	$250,000	$4,803,895	$4,351,357	$452,538

ACCIDENT COMPANY.

		Began Business	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Standard	Detroit	1884	$200,000	$679,315	$428,101	$251,214

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Albany, Albany, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
Artisans, Pittsburgh.
British America, Toronto.
British and Foreign, Liverpool.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commerce, Albany, N. Y.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Cooper, Dayton, O.
Delaware, Philadelphia.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence,
Eureka, Cincinnati.
Farmers', York, Pa.
Farragut, New York.
Firemen's Dayton, O.
Firemen's, Newark.
Fireman's Fund, San Francisco.
Fire Association, Philadelphia.
Fire Ins. Co. County of Pa., Philadel'a.
Franklin, Philadelphia.
German, Freeport Ill.
German, Peoria, Ill.
German, Pittsburgh.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, N. Y.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Kings County, Brooklyn.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Manuf'rs' and Merchants' Pittsburgh.
Marine, London.
Mechanics' Philadelphia.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Northwertern National, Milwaukee
Norwich Union, Norwich, Eng.
Ohio, Dayton.
Ohio Farmers', Leroy.
Orient, Hartford.
Pacific, New York City.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin Ger.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Security, Cincinnati.
Springfield, Springfield.
Spring Garden, Phliadelphia.
St. Paul, St. Paul.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Teutonia, Philadelphia.
Teutonia, Dayton, O.
Traders' Chicago.
Transatlantic, Hamburg.
Union, San Francisco.
Union, Philadelphia.
Union, Buffalo.
United Firemen's, Philadelphia.
United States, New York.
Western, Pittsburgh.
Western, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

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MICHIGAN.—CONTINUED.

Other Companies Authorized to do Business:

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn, Philadelphia.
Phœnix, Hartford.
Provident, Savings, New York.
Provident, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers' Accident, Hartford.
United States Guarantee, New York.

MINNESOTA.

C. H. SMITH, Insurance Commissioner, St. Paul.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Minnesota	Minneapolis	1886	$200,000	$ 294,301	$ 84,116	$210,185
St. Paul	St. Paul	1865	500,000	2,090,437	1,036,159	1,044,278

MUTUAL FIRE COMPANY.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Prem. Notes.
Millers' and Manuf'rs'	Minneapolis	1881	$180,528	$ 79,501	$101,027	$248,209

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Life Ins. Clearing Co	St. Paul	1892	$125,000	$159,000	$17,539	$142,461

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Alamo, San Antonio, Texas.
Albany, Albany.
Alliance, Pittsburgh.
American Central, St. Louis.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
Armenia, Pittsburgh.
Atlas, London.
British America, Toronto.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord, N. H.
Central Mfrs. Mutual, Van Wert, O.
Citizens', Pittsburgh.
Citizens, New York City.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Eagle, New York.
Equitable, Providence.
Farmers', York, Penn.
Farragut, New York City.
Firemen's, Baltimore.
Firemen's, Chicago.
Firemen's, Newark.
Fire Association, Philadelphia
Firemans Fund, San Francisco
Franklin, Philadelphia.
German American, New York.
Germania, New York.
German, Freeport, Ill.
German, Peoria, Ill.
German, Pittsburgh.
German Savings, Quincy, Ill.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth, N. H.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. County of Philadelphia.
Ins. Co. N. America, Philadelphia
Ins. Co. State of Pa., Philadelphia
Lancashire Manchester.
Lion, London.
Liverpool and London and Globe Liverpool.
London and Lancashire, Liverpool.
London, London.
Lumbermen's, Philadelphia.
Manchester, Manchester, Eng.
Manuf'rs' and Merchants' Mutual, Rockford, Ill.
Mannheim, Mannheim, Ger.
Marine. London.
Mechanics' Philadelpia.
Merchants', Providence.
Merchants', Newark,
Mercantile, Boston.
Michigan Millers', Lansing.
Michigan, Detroit.
Milwaukee Mechanics, Milwaukee
Miller's National, Chicago.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New York, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, New York.
Norwich Union, Norwich, Eng.

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MINNESOTA.—CONTINUED.

Other Companies Authorized to do Business:

Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reliance, Philadelphia.
Reading, Reading, Pa.
Rochester German, Rochester.
Rockford, Rockford, Ill.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Standard, New York.
State, Des Moines.
Sun, London.
Teutonia, Philadelphia.
Traders', Chicago.
Transatlantic, Hamburg, Ger.
Union, Philadelphia
Union Assurance, London.
United Firemen, Philadelphia.
United States, New York.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut, Hartford.
Eqitable, Des Moines.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, New York.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York City.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York
Prudential, Newark.
State, Worcester, Mass.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.

MISSISSIPPI.

W. W. STONE, Auditor, Jackson.

FIRE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Columbus Ins. and Bank'g, Columbus	1852	.....	.....	.....	.....
Delta.....Greenville	1889	$ 10,000	$ 28,084	$ 3,439	$ 24,645
Mississippi Home.....Vicksburg	1888	100,000	152,050	32,050	120,000

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
Crescent, New Orleans.
Georgia Home, Columbus, Ga.
Germania, New York.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Ins. Co. of North America, Philadel'a.
Liverp'l & London & Globe, Liverpool.
Mechanics' and Traders', New Orleans.
New Orleans, New Orleans.
Niagara, New York.
Norwich Union, Norwich, Eng.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Royal, Liverpool.
Security, New Haven.
Southern, New Orleans.
Sun, New Orleans.
Western, Toronto.

LIFE COMPANIES.

Equitable, New York.
New York, New York.
Manhattan, New York.
Mutual, New York.

ACCIDENT COMPANIES.

Standard, Detroit.
Travelers', Hartford.
Pacific Mutual, San Francisco.
Fidelity and Casualty, New York.
Employers' Liability, London.
London Guarantee.

MISSOURI.

JAMES R. WADDILL, Superintendent of Insurance, St. Louis.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities	Surplus as to Policy-Holders.
American Central.....St. Louis	1853	$600,000	$1,032,901	$806,662	$826,238
Citizens'..... .... "	1837	200,000	522,311	85,203	437,108

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MISSOURI.—CONTINUED.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities	Surplus.	Premium Notes.
Franklin	St. Louis	1884	$29,587	$11,072	18,515	$367,402
German	"	1888	11,689	8,870	2,819	209,493
Hope	"	1857	34,960	9,913	25,047	312,442
Jefferson	"	1886	70,535	28,891	31,644	409,683
Laclede	"	1860	27,017	3,706	23,311	269,088
St. Charles	St. Charles	1860	104,008	2,835	101,107	221,459
St. Louis	St. Louis	1881	11,392	2,755	8,637	685,483
Washington	"	1858	77,309	8,911	68,398	349,364

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Covenant Mutual	St. Louis	1853	$100,000	$480,855	$380,539	$100,316
German Mutual	"	1858	Mutual	427,566	325,283	102,273

FIDELITY COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Missouri, Kansas & Texas Trust Co	Kansas City	1888	$1,011,200	$2,058,451	$729,292	$1,329,159
Union Cas'y & Surety Co.,	St. Louis	1893	250,000	690,597	384,122	306,475

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, New York
Allemania, Pittsburgh.
American, Newark.
American, Boston.
American, Philadelphia.
American, New York.
Atlas, London.
Boston, Boston.
British America, Toronto.
British and Foreign, Liverpool.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', Pittsburgh.
Citizens', New York.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence.
Farmers', York, Pa.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co. County of Pa., Philadel'a.
Firemen's, Baltimore.
Firemen's, Newark.
Firemen's, Boston.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German, Freeport.
German, Peoria.
German, Pittsburgh.
German-American, New York.
Germania, New Orleans.
Germania, New York.
Girard, Philadelphia.
Glen's Falls, Glen's Falls.
Granite State, Portsmouth.
Grand Rapids, Grand Rapids.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North Amer ca, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Lumbermen's, Philadelphia.
Manchester, Manchester, Eng.
Mannheim, Mannheim, Ger.
Manuf'rs' and Merchants', Pittsburgh.
Manuf'rs' and Merchants' Mutual, Rockford, Ill.
Mechanics', Philadelphia.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Millers' National, Chicago.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
Newark Newark.
New Hampshire, Manchester
New York, New York.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
N. British and Mercantile, London.
Northern, London.
North River, New York.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Rockford, Rockford, Ill.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Southern, New Orleans.
Spring Garden, Philadelphia.
Springfield, Springfield Mass.
State, Iowa.
St. Paul, St. Paul.
Sun, London.
Syndicate, Minneapolis.
Teutonia, New Orleans.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia,
Union, London.
United Firemen's, Philadelphia.
United States, New York.
Virginia, Richmond.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Connecticut.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York
Home, Brooklyn.
Kansas Mutual Life, Topeka.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual Benefit, Newark.
Mutual, New York.
Mutual, Louisville, Ky.
National, Montpelier.

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MISSOURI—CONTINUED.

Other Companies Authorized to do Business:

New England, Boston.
New York, New York.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Phœnix Mutual, Hartford.
Provident Life and Trust, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Ætna, Hartford.
American Surety, New York.
American Emp. Liability, Jersey City.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee and Acc't England.
Metropolitan Plate Glass, New York.
Mo., Kan. and Tex. Trust, Kansas City.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

NEBRASKA.

EUGENE MOORE, Auditor, Lincoln.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Farmers' and Merchants'	Lincoln	1885	$50,000	$193,842	$119,637	$74,205
Home	Omaha	1884	50,000	217,749	134,583	83,166
Omaha	"	1889	50,000	103,949	51,439	52,510

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Bankers'	Lincoln	1887	$100,000	$163,280	$50,119	$113,161
Union	Omaha	1885	100,000	173,824	31,698	110,618

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, Philadelphia.
American, New York.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, London.
Detroit, Detroit.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence.
Farragut, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Dayton
Firemen's, New York.
Firemen's, Newark.
Franklin, Philadelphia
Franklin, Columbus.
German, Pittsburgh.
German, Peoria, Ill.
German, Freeport, Ill.
German-American, New York.
Germania, N. Y.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Hibernia, New Orleans.
Home, New York.
Imperial, London.
Ins. Co. County of Pa., Philadelphia.
Ins. Co. of N. America, Philadelphia.
Ins. Co. State of Pa., Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, London.
Louisville Underwriters, Louisville.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
New Hampshire, Manchester.
Niagara, New York.
Norwich Union, Norwich, Eng.
North American, Boston.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Orient, Hartford.
Palatine, Manchester.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Pennsylvania, Philadelphia.
Prescott, Boston.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Rochester German, Rochester.
Rockford, Rockford.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
South British, Auckland, N. Z.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
State, Des Moines.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Transatlantic, Hamburg, Ger.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Provident, Philadelphia.

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NEBRASKA.—CONTINUED.

Other Companies Authorized to do Business:

State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Am. Employers' Liability, N. J.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Great Eastern Casualty Co., N. J.
Hartford Steam Boiler, Hartford.
London Guarantee & Acc., London.
New York Plate Glass, New York.

NEVADA.

R. L. HORTON, Ex-officio Insurance Commissioner, Carson City.

Companies Authorized to do Business in this State:

FIRE COMPANIES.

Alliance, London.
Atlas, London.
Ætna, Hartford.
American, New York.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
German-American, New York.
Girard, Philadelphia.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Merchants', Newark.
National, Hartford.
New Hampshire, Manchester.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phœnix, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Queen, New York.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Sun, London.
Sun, San Francisco.
Union, San Francisco.
Western, Toronto.

LIFE COMPANIES.

Equitable, New York.
Home, New York.
Mutual, New York.
Mutual Reserve Fund, New York.
National, Montpelier.
New York, New York.
Pacific, San Francisco.
Travelers', Hartford.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
Travelers', Hartford.
California Title Ins. and Trust Co. San Francisco.

NEW HAMPSHIRE.

JOHN C. LINEHAN Insurance Commissioner, Concord.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Capital	Concord	1886	$200,000	$ 437,461	$ 226,282	$211,178
R. S. Critchell, General Agent, Chicago.						
Fire Underwriters	"	1887	10,000	41,717	26,238	15,479
Granite State	Portsmouth	1885	200,000	577,178	332,574	244,604
New Hampshire	Manchester	1870	700,000	2,202,575	951,428	1,151,147
H. M. Russel, General Western Agent, Chicago.						
Portsmouth	Portsmouth	1887	50,000	134,332	25,370	108,962
State Dwelling	Portsmouth	1891	15,000	38,060	6,296	16,764

Other Companies Authorized to do Business:

FIRE COMPANIES.

American, Newark.
Caledonian, Edinburgh.
Commercial Union, London.
Continental, New York.
Dwelling House, Boston.
Fire Association, Philadelphia.
Hamburg-Bremen, Hamburg, Ger.
Hartford, Hartford.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Liverp'l, London and Globe, Liverp'l.
London and Lancashire, Liverpool.
Mechanics' & Traders', New Orleans.
Phenix, Brooklyn.
Pennsylvania, Philadelphia.
Queen, New York.
Royal, Liverpool.
Springfield, Springfield, Mass.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Connecticut, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
John Hancock, Boston.
Manchester, Manchester, Eng.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern Milwaukee.
Penn Mutual, Philadelphia
Provident, Philadelphia.
Provident Savings, New York.
State, Worcester.
Travelers', Hartford.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety, New York.
Employers' Liability, London
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee & Acc., London.
Standard, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

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NEW JERSEY.

GEORGE S. DURYEE, Commissioner of Banking and Insurance, Trenton.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital	Assets.	Liabilities.	Surplus as to Policy-Holders
American.....Newark	1846	$600,000	$2,450,109	$549,038	$1,901,070
Camden.....Camden	1841	105,730	261,833	45,546	216,287
Firemen's.....Newark	1855	600,000	1,885,951	276,633	1,609,318
National.....Elizabeth	1865	100,000	139,821	9,645	130,176
New Brunswick.....New Brunswick	1832	50,000	127,693	3,289	124,404
Standard.....Trenton	1868	100,000	183,411	44,259	139,151
The Merchants'.....Newark	1858	400,000	1,311,585	734,762	576,823
The Newark.....Newark	1810	250,000	631,518	162,610	468,908

LIFE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Mutual Benefit.....Newark	1845	Mutual	$55,283,003	$51,813,853	$3,469.150
Prudential..... "	1876	$2,000,000	13,041,810	10,100,082	2,941,777
United States..... "	1888	280,000	334,272	143,446	190,828

ACCIDENT COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-holders.
Amer. Employers' Liab., Jersey City.	1890	$200,000	$535,186	$329,670	$205,516

PLATE GLASS COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
New Jersey Plate Glass.....Newark	1868	$100,000	$135,840	$27,449	$108,391

Other Companies Authorized to do Business:

FIRE COMPANIES.

Agricultural, Watertown, N. Y.
American Central, St. Louis.
American, New York
American, Philadelphia.
Broadway, New York.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
City of London, London.
Commerce, Albany, N. Y.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Dwelling House, Boston.
Farmers', York, Pa.
Farragut, New York.
Fire Association, Philadelphia
Ins. Co. County of Philadelphia
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German American, New York.
Germania, New York
Girard, Philadelphia.
Glens Falls, Glens Falls.
Globe, New York.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester, Eng.
Liverpool & London & Globe, Liverp'l.
Lion, London.
London and Lancashire, Liverpool.
London, London.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Merchants, Providence.
Milwaukee Mechanics, Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern. London.
North River, New York.
Norwich Union, Norwich, Eng.
Northwestern National, Milwaukee.
Orient, Hartford.
Pacific, New York.
Pennsylvania, Philadelphia.
People's, Pittsburgh.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reading, Reading.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Transatlantic, Hamburg, Ger.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Brooklyn, New York.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee, Montreal.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee & Acc., London.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers', Hartford.

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NEW YORK.

JAMES F. PIERCE, Superintendent of Insurance, Albany.

FIRE COMPANIES.

		Began Business.	Capital.	Assets	Liabilities.	Surplus as to Policy-Holders.
Agricultural	Watertown	1819	$ 500,000	$2,268,737	$1,503,302	$ 765,435
A. H. Darrow, Gen. West'n Agt., Chicago.						
Albany	Albany	1811	250,000	434,783	97,487	337,296
American	New York	1857	400,000	.....	.....	.....
Broadway	"	1849	200,000	433,550	173,311	260,239
Buffalo German	Buffalo	1867	200,000	1,703,489	410,861	1,292,628
Citizens'	New York	1849	300,000	839,158	407,752	431,406
Commerce	Albany	1859	200,000	359,182	111,388	247,794
Commercial Union	New York	1891	200,000	207,025	30	206,995
Continental	New York	1853	1,000,000	6,754,908	3,943,639	2,811,269
J. J. McDonald, Gen. West'n Agent, Chicago.						
Eagle	"	1806	300,000	1,156,429	221,115	935,314
Empire City	"	1850	200,000	297,612	68,870	228,742
Farragut	New York	1872	200,000	320,167	94,918	225,249
German-American	"	1872	1,000,000	6,240,098	3,383,723	2,856,375
Eugene Carey, Gen. West'n Agt., Chicago.						
Germania	"	1859	1,000,000	3,431,840	1,276,411	2,155,429
E. G. Halle, West'n Mgr., Chicago.						
Glens Falls	Glens Falls	1849	200,000	2,425,183	926,940	1,574,243
J. L. Whitlock, Gen. West'n Agt., Chicago.						
Globe	New York	1863	200,000	300,934	80,930	220,004
Hamilton	"	1852	150,000	264,537	72,506	192,031
Hanover	"	1852	1,000,000	2,245,352	1,135,206	1,110,146
Home	"	1853	3,000,000	9,159,836	5,069,409	4,070,427
Kings County	Brooklyn	1858	150,000	361,386	48,002	313,384
Nassau	Brooklyn	1852	200,000	500,967	89,670	411,297
National	New York	1838	200,000	288,334	55,406	232,928
New York	"	1892	200,000	318,036	55,797	263,239
Niagara	"	1850	500,000	2,322,318	1,477,127	845,191
Pacific	"	1851	200,000	720,096	329,356	390,738
Phenix	Brooklyn	1853	1,000,000	5,545,629	4,139,273	1,406,356
Eugene Harbeck, Gen. West'n and South'n Agt., Chicago.						
Queen	New York	1891	500,000	3,747,551	2,093,952	1,654,489
J. M. Rodgers, West'n Mgr., Chicago.						
Rochester German	Rochester	1872	200,000	858,561	376,057	482,504
Rutgers	New York	1853	200,000	330,209	71,958	258,251
Stuyvesant	"	1850	200,000	267,915	51,041	216,874
The Commonwealth	"	1886	500,000	716,007	112,658	603,349
The Greenwich	"	1835	200,000	1,358,210	1,027,103	331,117
The North River	New York	1822	350,000	589,229	184,618	404,611
The Peter Cooper	New York	1853	150,000	310,220	22,492	287,728
Union	Buffalo	1874	100,000	195,552	42,643	152,909
United States	New York	1825	250,000	650,827	298,966	351,863
Westchester	"	1837	300,000	1,987,699	1,302,071	685,628
M. O. Brown, Gen. West'n Agt., Chicago.						
Williamsburgh City	Brooklyn	1853	250,000	1,465,536	582,742	882,794

MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Atlantic Mutual	New York	1842	Mutual	$11,895,182	$10,489,415	$1,405,777
Commercial Mutual	"	1852	Mutual	642,195	644,616	2,421
New York Mutual	"	1851	$420,000	639,122	154,160	484,962

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NEW YORK—FIRE COMPANIES CONTINUED.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Duchess Co.	Poughkeepsie	1836	$ 120,152	$113,823	$ 6,329	$ 52,695
Erie Co.	Buffalo	1874	285,110	38,069	247,041	133,465
Mutual	Albany	1836	160,107	10,317	149,790	376,168
Mutual	New York	1882	1,095,437	715,773	352,938	.....

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American Union	New York	1894	$ 500,000	$ 479,118	$ 37,567	$ 441,551
Brooklyn	"	1864	125,000	1,647,063	1,502,185	144,878
Commercial Alliance	"	1889	200,000	392,573	253,875	138,698
Equitable	"	1859	100,000	185,044,310	147,564,507	*37,479,803
Home	Brooklyn	1860	125,000	8,458,207	7,071,614	1,386,592
Metropolitan	New York	1867	1,000,000	19,343,705	15,233,284	4,110,420
Mutual Reserve Fund	"	1881	Mutual	3,690,593	413,414	3,277,179
New York Life	"	1845	Mutual	162,011,771	131,675,151	*20,249,308
Provident Savings	"	1875	100,000	1,516,271	801,945	714,326
The Germania	"	1860	200,000	17,744,263	16,513,975	1,230,288
The Manhattan	"	1850	100,000	13,293,778	12,155,194	1,138,584
The Mutual Life	"	1843	Mutual	204,638,784	182,109,456	22,529,327
The United States	"	1859	440,000	6,737,988	6,088,947	649,041
The Washington	"	1860	125,000	12,061,455	11,611,312	450,143

*Includes tontine funds.

ACCIDENT COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Casualty	New York	1876	$250,000	$2,257,529	$1,796,020	$461,509
Great Eastern Casualty and Indemnity	New York	1893	125,000	150,000	.....	150,000
Inter State Casualty	New York	1893	150,000	222,867	1,513	221,354
Preferred Accident Co.	New York	1893	200,000	408,647	205,545	203,101

SURETY COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	New York	1884	$2,000,000	$3,976,917	$1,427,674	$2,549,243
Lawyer's Title Ins. Co.	"	1887	500,000	486,096	15,348	467,748
United States	"	1890	250,000	359,125	63,559	295,644
Fidelity and Casualty	"	1876	250,000	2,257,529	1,796,020	461,509

PLATE GLASS COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Casualty	New York	1876	$250,000	$2,257,529	$1,796,020	$461,509
Lloyds Plate Glass	"	1882	250,000	626,178	245,495	380,683
The Metropolitan Plate Glass	"	1874	100,000	427,527	148,878	278,649
The New York Plate Glass	"	1891	100,000	237,471	104,855	132,616

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NEW YORK.—CONTINUED.

STEAM BOILER COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Casualty.....	New York	1876	$250,000	$2,257,529	$1,796,020	$461,509

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Allemania, Pittsburgh
American, Boston.
American, Newark.
American Central, St. Louis.
American, Philadelphia.
Armenia, Pittsburgh.
Atlanta Home, Atlanta, Ga.
British America, Toronto.
Caledonian, Edinburgh.
Capital, Concord.
Citizens', St. Louis.
Citizens', Pittsburgh.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Delaware, Philadelphia.
Detroit, Detroit.
Equitable, Providence.
Farmers' York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Fire Ins. Co. County of Pa., Philadel'a.
Firemen's Baltimore.
Firemen's, Newark.
Firemen's, Boston.
First National, Worcester, Mass.
Franklin, Philadelphia.
German, Pittsburgh.
Girard, Philadelphia.
Grand Rapids, Grand Rapids.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hartford, Hartford.
Home, San Francisco.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Lumberman's, Philadelphia.
Manchester, Manchester, Eng.
Manuf'rs' and Merchants', Pittsburgh.
Mechanics', Philadelphia.
Mechanics' and Traders', New Orleans.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
North American, Boston.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Reading, Reading.
Reliance, Philadelphia.
Royal, Liverpool.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
Spring Garden, Philadelphia.
Sun Mutual, New Orleans.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Teutonia, New Orleans.
Traders' Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
Union Assurance, London.
United Firemen's, Philadelphia.
Western, Pittsburgh.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Connecticut General, Hartford.
Connecticut Mutual, Hartford.
John Hancock, Boston.
Massachusetts, Springfield.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Life and Trust, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Ohio.
Union, Portland, Me.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Deposit, Baltimore.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
London Guarantee & Acc., London.
Standard, Detroit.
Travelers', Hartford.

NORTH CAROLINA.

OCTAVIUS COKE, Ex-Officio Insurance Commissioner, Raleigh.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Carolina.....	Wilmington	1889	$50,000	$65,040	$6,774	$58,267
North Carolina Home.....	Raleigh	1868	.....	.....	...	.....
Pamlico Ins. and Bank'g Co.,	Tarboro	....	.....	.....	...	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Philadelphia.
British and Foreign, Liverpool.
Caledonian, Edinburgh.
Central City, Selma.
Commercial, Montgomery, Ala.
Commercial Union, London.
Continental, New York.
City of London, London.
Connecticut, Hartford
Fire Association, Philadelphia.
Georgia Home, Columbus.
German-American, New York
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Knoxville, Knoxville, Tenn.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Mechanics' and Trad'rs', New Orleans.

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NORTH CAROLINA.—CONTINUED.

Other Companies Authorized to do Business:

Merchants' Newark.
Mutual, New York.
National, Hartford.
New York Underwriters, New York.
North British and Mercantile, London.
Niagara, New York.
Norwich Union, Norwich, Eng.
Northern, London.
Orient, Hartford.
Phenix, Brooklyn.
Phœnix Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, Liverpool.
Rochester German, Rochester.
Royal, Liverpool.
St. Paul, St. Paul.
Security, New Haven.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Southern, New Orleans.
Sun, London.
Sun Mutual, New Orleans.
Virginia, Richmond.
Westchester, New York.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Hartford, Hartford.
Kentucky Mutual, Louisville.
Life Ins. Co. of Virginia, Richmond.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England Mutual, Bosto .
New York, New York.
Northwestern Mutual, Milwaukee.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
United States, New York.

MISCELLANEOUS COMPANIES.

American Accident Indemnity.
Am. Employers' Liability, N. J.
Employers' Liability, London.
Fidelity Mutual.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
London Guarantee & Acc., London.
People's Mutual.
Standard, Detroit.
Travelers', Hartford.

NORTH DAKOTA.

F. B. FANCHER, Insurance Commissioner, Bismark.

Companies Authorized to do Business:

FIRE COMPANIES.

Ætna Hartford.
British America, Toronto.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fidelity, Philadelphia.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
German American, New York.
German, Freeport, Ill.
Germania, New York.
Hamburg-Bremen, Hamburg, Ger.
Hartford, Hartford.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Knoxville, Tenn.
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng
Milwaukee Mechanics', Milwaukee.
National, Hartford.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
New Hampshire, Manchester.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Queen, New York.
Springfield, Springfield, Mass.
St. Paul, St. Paul.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Bankers', St. Paul.
Commercial Alliance, New York.
Connecticut Indemnity, Waterbury.
Equitable, Des Moines.
Fidelity, Philadelphia.
Germania, New York.
Hartford, Hartford.
Life Insurance Clearing Co., St. Paul.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Northwestern Aid, Minneapolis.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.

OHIO.

W. M. HAHN, Insurance Commissioner, Columbus.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Cincinnati	Cincinnati	1829	$150,000	$238,698	$ 69,161	$169,537
Commercial	"	1838	100,000	203,176	49,518	153,658
Columbia	Dayton	1882	150,000	313,757	73,887	239 870
Cooper	"	1867	100,000	287,878	149,917	137 961

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OHIO.—FIRE AND FIRE AND MARINE COMPANIES CONTINUED.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Dayton.....Dayton	1851	$100,000	$186,822	$70,857	$115,964
Eagle.....Cincinnati	1850	100,000	162,905	59,290	103,615
Eureka..... "	1854	100,000	300,112	94,515	205,597
Franklin.....Columbus	1864	100,000	275,016	140,191	134,826
Merchants' and Manuf'rs', Cincinnati	1838	150,000	275,321	50,811	224,510
Miami Valley.....Dayton	1863	100,000	158,917	10,379	148,538
National.....Cincinnati	1851	100,000	167,786	46,162	121,624
Ohio.....Dayton	1865	150,000	220,054	61,555	158,499
Security.....Cincinnati	1881	150,000	249,403	64,939	184,464
Teutonia.....Dayton	1865	100,000	451,534	74,864	376,670
Washington.....Cincinnati	1836	150,000	245,310	31,606	313,704

MUTUAL COMPANIES.

	Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Central Manufacturers'....Van Wert	1876	$ 75,814	$ 32,979	$ 43,335	$ 126,712
Cincinnati Equitable.....Cincinnati	1826	447,390	225,071	222,319	.....
Equitable.....Cincinnati	1826	452,648	221,034	231,614	.....
German..... "	1858	380,550	95,060	285,490	711,301
Mutual Fire Association.....Toledo	1877	9,952	5,465	4,487	66,513
Ohio Millers'.....Canton	1886	51,027	29,049	21,978	259,942
Ohio Farmers'.....LeRoy	1848	1,771,475	1,701,614	69,861	.....
Phœnix.....Cincinnati	1875	26,792	27,767	.....	186,513
Seneca County.....Tiffin	....	26,590	12,976	13,614	294,211
Sun Mutual.....Cincinnati	1862	60,257	32,794	27,463	272,350

LIFE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Union Central.....Cincinnati	1867	$100,000	$12,715,071	$11,147,491	$1,568,180
Western and Southern.... "	1888	100,000	139,826	44,286	95,540

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
American Mutual, Providence.
British and Foreign, Liverpool.
British America, Toronto.
Buffalo German, Buffalo.
Citizens', New York.
Citizens', Pittsburgh.
Citizens' St. Louis.
Commerce, Albany.
Commercial, New York.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental. New York.
Cotton and Woolen Mutual, Boston.
Delaware, Philadelphia.
Detroit, Detroit.
Dwelling House, Boston.
Empire State, Rochester.
Enterprise Mutual, Providence.
Equitable, Providence.
Farragut, New York.
Fire Association, Philadelphia.
Fire Insurance Co. Philadelphia
Fireman's Fund, San Francisco.
Firemen's, Newark.
Franklin, Philadelphia.
German, Freeport, Ill.
German-American, New York.
German, Peoria, Ill.
German, Pittsburgh.
German, Wheeling.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Greenwich, New York.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co N America, Philadelphia.

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OHIO.—CONTINUED.

Other Companies Authorized to do Business:

Ins. Co. State of Pa., Philadelphia.
Keystone Mutual, Philadelphia.
Knoxville, Knoxville, Tenn.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Manuf'rs and Merchants', New York.
Manuf'rs' and Merchants' Mutual, Rockford, Ill.
Marine, London.
Mercantile, Boston.
Mercantile Mutual, Providence.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
Mutual, Detroit.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Pennsylvania, Philadelphia.
People's, Pittsburgh.
Phenix, Brooklyn.
Philadelphia Mfrs. Mut., Philadelphia.
Phœnix, Hartford
Phœnix, London.
Protection Mutual, Chicago.
Providence-Washington, Providence.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Rubber Manuf'rs Mutual, Boston.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
Spring Garden, Philadelphia.
Sun, London.
Sun, San Francisco.
Syndicate, Minneapolis.
Traders', Chicago.
Union, Philadelphia.
Union, San Francisco.
Union, Buffalo.
United Fireman's Philadelphia.
United States, New York.
Westchester, New York.
Western, Pittsburgh.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, Des Moines.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, New York.
Iowa, Sioux City.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
Equitable, Cincinnati.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
Metropolitan Plate Glass, New York.
London Guarantee & Acc., London.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

OREGON.

H. R. KINCAID, Secretary of State, Salem.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Northwest....	.....Portland	1886	$104,780	$143,607	$ 36,578	$107,029
State...	.....Salem	1884	100,000	378,436	166,677	211,758

Other Companies Authorized to do Business:

FIRE COMPANIES.

American, Philadelphia.
British and Foreign, London.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Fireman's Fund, San Francisco.
German American, New York.
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hamburg-Magdeburg, Hamburg.
Hartford, Hartford.
Home, San Francisco.
Home, New York.
Imperial, London.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark.
New Zealand, Auckland.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, Eng.
Phenix, Brooklyn.
Phœnix, London.
Queen, New York.
Royal, Liverpool.
Sun, London.
Scottish Union and Nat'l, Edinburgh.
Sea, London.
Thames and Mersey, Liverpool.
Traders', Chicago.
Union, San Francisco.

LIFE COMPANIES

Ætna, Hartford.
Bankers, Des Moines.
Connecticut, Hartford.
Equitable, New York.
Home, New York.
Mutual Reserve Fund, New York.
Massachusetts, Springfield.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
London Guarantee.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

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PENNSYLVANIA.

J. H. LAMBERT, Insurance Commissioner, Harrisburgh.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Allegheny	Pittsburgh	1859	$ 100,000	$ 162,043	$ 17,663	$ 144,380
Allemania	"	1859	200,000	381,758	139,842	241,946
American	Philadelphia	1810	500,000	2,395,606	1,716,750	678,855
C. E. Bliven, Gen. West'n Agt., Chicago.						
Armenia	Pittsburgh	1872	250,000	322,307	64,133	258,173
Artisans	"	1866	100,000	153,632	28,472	125,159
Ben Franklin	Allegheny	1866	150,000	227,087	25,163	201,924
Birmingham	Pittsburgh	1871	200,000	282,166	23,732	258,434
Cash	"	1865	100,000	170,567	8,571	161,996
Citizens'	"	1849	500,000	734,424	195,227	539,197
City	"	1870	100,000	133,622	20,616	112,906
Delaware	Philadelphia	1835	702,875	1,560,977	694,743	870,234
Fire Ins. Co. of County Pa.	"	1832	400,000	844,153	327,677	516,496
Fire Association	"	1820	500,000	5,191,055	4,070,754	1,120,301
W. H. Cunningham, Gen. West'n Agt., Chicago.						
Franklin	"	1829	400,000	3,186,847	1,696,019	1,454,236
German-American	Pittsburgh	1873	100,000	196,828	47,404	149,424
German	Pittsburgh	1862	200,000	485,486	235,165	250,321
Girard	Philadelphia	1853	300,000	1,780,636	938,953	841,683
W. E. Rollo & Son, Gen. West'n Agts., Chicago.						
Humboldt	Allegheny	1871	100,000	170,349	36,130	134,219
Ins. Co. State of Penn	Philadelphia	1794	200,000	738,912	476,046	262,865
R. S. Critchell, Gen. West'n Agt., Chicago.						
Ins. Co. of North America	"	1792	3,000,000	9,562,599	4,322,730	5,244,269
J. F. Downing, Mgr. West'n Dept., Erie, Pa.						
Jefferson	Philadelphia	1855	100,000	381,234	72,967	308,267
Lumberman's	"	1873	250,000	1,001,049	357,431	643,618
Manuf'rs' and Merchants',	Pittsburgh	1865	200,000	460,955	110,103	250,852
Mechanics'	Philadelphia	1854	250,000	800,890	414,679	386,211
Monongahela	Pittsburgh	1854	175,000	245,287	18,261	226,026
National	Allegheny	1866	100,000	231,926	38,841	193,085
Pennsylvania	Philadelphia	1825	400,000	4,098,774	2,209,522	1,889,252
J. F. Downing, Mgr. West'n Dept., Erie, Pa.						
People's	Pittsburgh	1862	150,000	214,375	45,227	169,148
Pittsburgh	"	1851	100,000	285,089	16,530	268,559
Reading	Reading	1867	250,000	755,350	372,084	377,674
Reliance	Philadelphia	1841	300,000	897,430	330,195	524,333
Schuylkill	"	1895	100,000	125,000	.....	125,000
Spring Garden	"	1835	400,000	1,305,987	725,943	580,044
Sun Fire	"	1873	100,000	104,084	3,300	100,784
Teutonia	Allegheny	1871	125,000	260,021	91,922	168,049
Teutonia	Philadelphia	1871	200,000	270,983	46,399	224,584
United Firemen's	"	1860	300,000	1,333,216	915,805	417,411
Union	"	1864	250,000	538,842	221,411	317,431
Union	Pittsburgh	1871	100,000	148,758	16,447	132,311
Western	"	1849	300,000	374,365	36,355	338,010

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Aurora	Harrisburgh	1890	$ 5,055	$ 1,472	$ 4,583	$ 2,603
*Farmers'	York	1853	591,845	341,870	249,975	.....
Keystone	Philadelphia	1892	95,042	69,241	25,410	692,409
Mutual Assurance	Philadelphia	1784	2,054,258	259,209	1,795,049	.....
Mutual	Germantown	1843	740,245	310,741	429,505	94,135

*Mutual in form, but does business on cash plan only.

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PENNSYLVANIA.—MUTUAL FIRE COMPANIES, CONTINUED.

		Began Business.	Cash Assets.	Liabilities.	Surplus	Premium Notes.
National	Harrisburgh	1890	$ 2,059	$ 1,625	$ 434	$.....
People's	Harrisburgh	1889	19,725	13,898	5,827	4,501
Phila. Contributionship,	Philadelphia	1752	3,745,632	456,570	3,289,062	.....
Phila. Manufacturers'	Philadelphia	1890	127,885	76,429	51,456	752,315
Sprinkler	Philadelphia	1893	23,576	17,462	6,114	137,307
Susquehanna	Harrisburgh	1873	30,800	32,420	.....	230,774

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity Mutual	Philadelphia	1879	Mutual	$ 415,708	$ 13,339	$ 402,369
Girard	Philadelphia	1836	$1,000,000	6,706,264	3,531,736	3,174,520
Penn Mutual	"	1847	Mutual	22,773,911	20,102,427	2,671,484
Penna. Co. for Insuring Lives,	Phila.	1812	2,000,000	11,044,953	117,158	10,044,953
Presbyterian Ministers'	Philadelphia	1759	Mutual	517,543	420,818	96,725
Provident Life and Trust	"	1865	1,000,000	24,644,836	21,830,045	2,814,791

PLATE GLASS COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
United States	Philadelphia	1867	$100,000	$157,504	$13,281	$144,223

STEAM BOILER COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Pennsylvania	Philadelphia	1873	$150,000	$168,816	$11,345	$157,470

SURETY COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
City Trust	Philadelphia	1886	$500,000	$2,068,712	$1,379,874	$688,837

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Albany, Albany.
American Central, St. Louis.
American, Boston.
American, Newark.
American, New York.
Atlas, London.
Broadway, New York.
British-America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord.
Citizens', New York.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Dwelling House, Boston.
Farragut, New York.
Fireman's Fund, San Francisco.
Firemen's, Baltimore.
Firemen's, Chicago.
Firemen's, Newark.
German-American, New York.
Germania, New York.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Kings County, Brooklyn.
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.
Lion, London.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile, Boston.
Mechanics' and Tradr's', New Orleans.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
Millers' National, Chicago.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile,
Northern, London. London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, Hartford.
Palatine, Manchester.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Rochester German, Rochester.
Royal, Liverpool.
Rutgers, New York.
St. Paul, St. Paul.
Security, New Haven.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Sun, London.
Transatlantic, Hamburg.
Union, San Francisco.
United States, New York.
United States "Lloyds," New York.
Virginia, Richmond.
Washington, Cincinnati.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut General, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, Brooklyn.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
National, Washington.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Phœnix, Hartford.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Steam Boiler, New York.
Employers' Liability, London.
Fidelity and Casualty New York.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
London Guarantee & Acc., London.
New York Plate Glass, New York.
Pacific, San Francisco
Standard, Detroit.
Travelers', Hartford.

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RHODE ISLAND.

ALBERT C. LANDERS, Insurance Commissioner, Providence.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Equitable	Providence	1859	$300,000	$ 566,756	$209,869	$356,887
Merchants'	"	1851	200,000	480,343	219,045	261,298
Providence-Washington	"	1799	400,000	1,354,370	850,036	503,434

C. L. Whittemore, Gen. West'n Agt., Chicago.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus	Premium Notes.
American	Providence	1877	$247,391	$145,148	$102,243	$2,786,411
Aquidneck	Newport	1893	6,289	6,110	179	24,996
Atlantic	Providence	1893	29,196	22,464	6,733	111,290
Blackstone	"	1868	334,254	190,240	144,014	1,484,260
Citizens	"	1892	9,748	7,736	2,012	30,805
Commercial	"	1892	8,770	7,879	891	40,189
Enterprise	"	1874	244,678	147,708	96,970	2,815,459
Firemen's	"	1854	665,191	281,233	383,960	2,635,735
Franklin	"	1854	57,221	47,946	9,275	467,422
Hope	"	1875	173,956	112,365	61,591	1,060,730
Manufacturers'	"	1835	184,715	71,038	113,677	682,543
Mechanics'	"	1871	105,514	52,178	53,336	501,373
Merchants'	"	1874	171,124	96,833	96,831	771,260
Mercantile	"	1884	100,279	61,438	38,841	590,748
Pacific	"	1893	23,076	32,669	.....	102,463
Pawtucket	Pawtucket	1849	277,583	116,774	160,809	222,858
Providence	Providence	1800	275,733	109,129	166,694	79,999
Rhode Island	"	1848	303,174	111,532	191,642	1,070,584
Security	Providence	1893	18,480	10,989	7,491	61,635
State	"	1855	718,376	366,976	351,400	6,962,371
Union	"	1883	208,424	89,535	118,889	876,086
What Cheer	"	1864	263,928	157,467	106,461	1,500,731

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commerce, Albany.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Eagle, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Boston.
Firemen's, Newark.
First National, Worcester.
Franklin, Philadelphia.
Franklin, Columbus.
German-American, New York
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London
Ins. Co. County of Pa., Philadelphia.
Ins. Co. N. America, Philadelphia.
Ins. Co. State of Pa., Philadelphia.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Merchants', Newark.
Milwaukee Mechanics', Milwaukee.
Michigan, Detroit.
National, Hartford.
National, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, London.
Phœnix, Hartford
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Sun, London.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Connecticut, Hartford.
Equitable, New York.
Home, Brooklyn.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.

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RHODE ISLAND.—CONTINUED.

Other Companies Authorized to do Business:

National, Montpelier, Vt.
New York, New York.
New England, Boston.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
State, Worcester, Mass.
Travelers', Hartford.
Vermont, Burlington.
Washington, New York.
Union, Portland, Me.
United States, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
American Steam Boiler, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. of N. A., Montreal.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

SOUTH CAROLINA.

JAMES NORTON, Ex-officio Insurance Commissioner, Columbia.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Charleston	Charleston	1890	$100,000	.....	.....	.....
South Carolina Home	Columbia	1889	50,000	.....	.....	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, New York.
American, Philadelphia.
Caledonian, Edinburgh.
Citizens' New York.
Central City, Selma.
Commercial, Montgomery, Ala.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fire Association, Philadelphia.
Georgia Home, Columbus.
German-American, New York.
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. North America, Philadelphia.
Knoxville, Knoxville, Tenn.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, London.
Mechanics' and Trad'rs', New Orleans.
Mutual, New York.
National, Hartford.
Niagara, New York.
North British and Mercantile, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich.
North Carolina Home, Raleigh.
Orient, Hartford.
Pacific, New York.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Southern, New Orleans.
Sun, London.
Sun Mutual, New Orleans.
Virginia, Richmond.
Western, Toronto.
Westchester, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Hartford, Hartford.
Kentucky Mutual, Louisville.
Life Ins. Co. of Virginia, Richmond.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee
Penn Mutal, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
United States, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
Employers' Liability, London.
Fidelity Mutual.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
London Guarantee.
National Alliance.
People's Mutual.
Standard, Detroit.
Travelers', Hartford.
United States, New York.

SOUTH DAKOTA.

J. E. HIPPLE, Auditor, Pierre.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Watertown	Watertown	1886	$100,000	$131,071	$24,455	$106,616
Yankton	Yankton	1883	65,000	98,702	22,909	75,793

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco
German-American, New York.
German, Freeport, Ill.
Germania, New York.
Hamburg-Bremen, Hamburg.
Hartford, Hartford
Home, New York
Imperial, London.
Ins. Co. of North America, Philadel'a
Lancashire, Manchester, Eng.
Liverpool and London and Globe. Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark.
Milwaukee Mechanics', Milwaukee.

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SOUTH DAKOTA.—CONTINUED.

Other Companies Authorized to do Business:

National, Hartford.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
New Hampshire, Manchester.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Queen, New York.
Royal, Liverpool.
Springfield, Springfield, Mass.
State, Des Moines.
St. Paul, St. Paul.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Bankers', St. Paul.
Commercial Alliance, New York.
Connecticut, Waterbury.
Equitable, Des Moines.
Equitable, New York.
Fidelity, Philadelphia.
Germania, New York.
Hartford, Hartford.
Iowa, Sioux City.
Life Insurance Clearing Co., St. Paul.
Massachusetts Mutual, Springfield.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Northwestern Aid, Minneapolis.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Standard, Detroit.
Travelers', Hartford.

TENNESSEE.

E. B. CRAIG, Insurance Commissioner, Nashville.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Bluff City	Memphis	1871	$150,000	$156,827	$10,144	$146,683
Factors'	"	1882	90,000	118,555	6,847	111,708
Guardian	"	1894	1,300	2,600	.....	2,600
Hernando	"	1860	150,000	168,083	11,247	156,835
Home	Nashville	1884	24,883	41,563	24,259	17,304
Home	Memphis	1884	100,000	105,075	11,756	93,319
Phœnix Fire and Marine	"	1881	150,000	155,884	7,971	147,913
Planters	"	1885	150,000	164,754	18,642	146,092
State	Nashville	1865	200,000	247,895	38,445	209,450

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Atlanta Home, Atlanta.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Connecticut, Hartford.
Continental, New York.
Farragut, New York.
Fire Association, Philadelphia.
Georgia Home, Columbus.
German-American, New York.
Germania New York.
Germania, New Orleans.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Home, New Orleans.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mechanics' and Trad'rs', New Orleans.
National, Hartford.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, London.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix London.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Southern, New Orleans.
Springfield, Springfield, Mass.
Sun, New Orleans.
Sun, London.
Teutonia, New Orleans.
Transatlantic, Hamburg, Ger.
Virginia F. & M., Richmond.
Westchester, Atlanta.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Hartford, Hartford.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Mutual Benefit, Newark.
Mutual, Louisville.
Mutual, New York.
Mutual Reserve Fund, New York.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
United States, New York.

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TEXAS.

A. J. ROSE, Insurance Commissioner, Austin.

FIRE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Alamo	San Antonio	1889	$200,000	$302,126	$ 99,881	$202,245

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, New York.
American Central, St. Louis.
Atlanta Home, Georgia.
British America, Toronto.
British and Foreign, Liverpool.
Caledonian, Edinburgh.
Commercial Union, London.
Concordia, Milwaukee.
Continental, New York.
Connecticut, Hartford.
Delaware, Philadelphia.
Farragut, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Georgia Home, Columbus.
German-American, New York.
German, Freeport, Ill.
Germania Fire, New Orleans.
Greenwich, New York.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Macon, Macon, Ga.
Manchester, Manchester, Eng.
Mannheim, Mannheim, Ger.
Mechanics' & Traders', New Orleans.
Merchants', Newark.
National, Hartford.
New Orleans, New Orleans.
New York Bowery, New York.
Niagara, New York.
North British, and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Royal, Liverpool.
St. Paul, St. Paul.
St. Paul German, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Sea, Liverpool.
Southern, New Orleans.
Springfield, Springfield, Mass.
Standard, Liverpool.
Sun, New Orleans.
Sun, San Francisco.
Sun, London,
Teutonia, New Orleans.
Thames and Mersey, Liverpool.
Traders', Chicago.
Western, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, N. Y.
Equitable, New York.
Germania, New York.
Home, Brooklyn.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Mutual, New York.
Mutual Benefit, Newark.
Nederland, Amsterdam.
New England, Boston.
New York, New York.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee & Acc., London.
New York Plate Glass, New York.
Pacific Mutual, San Francisco.
Standard, Detroit.
Travelers', Hartford.
Union Casualty, St. Louis.

VERMONT.

C. W. BROWNELL, Jr., and H. F. FIELD, Insurance Commissioners, Montpelier.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
New England	Rutland	1881	$125,000	$152,042	$34,289	$117,753

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Union Mutual	Montpelier	1875	$ 5,431	$.....	$ 5,431	$ 392,060
Vermont Mutual	"	1828	55,229	1,675	53,554	2,878,061

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
National	Montpelier	1850	Mutual	$9,886,852	$8,752,760	$1,134,092
Vermont	Burlington	1869	$100,000	431,747	322,316	109,432

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VERMONT.—CONTINUED.

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, New York
American, Philadelphia.
Caledonian, Edinburgh.
City of London, London.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Dorchester, Boston.
Fire Association, Philadelphia.
First National, Worcester, Mass.
Franklin, Philadelphia.
German-American, New York.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Ins. Co. State of Pa., Philadelphia.
Lancashire, Manchester.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Massachusetts, Boston.
Merchants', Providence.
National, Hartford.
New Hampshire, Manchester.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pennsylvania, Philadelphia.
People's, Manchester.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington.
Queen, New York.
Quincy, Quincy, Mass.
Royal, Liverpool.
Springfield, Springfield, Mass.
Sun, London.
Westchester, New York.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut, Hartford.
Connecticut General, Hartford.
Equitable, New York.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Massachusetts, Springfield.
Mutual, New York.
Mutual Benefit, Newark.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Standard, Detroit.
State, Worcester, Mass.
Travelers', Hartford.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
Fidelity and Casualty, New York
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
New York Plate Glass, New York.

VIRGINIA.

MORTON MARYE, Auditor, Richmond.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Alexandria.....Alexandria	1871	$ 53,838	65,833	$ 17,559	$ 48,274
Central Fire.....Parkersburg	1890	100,000	.....	.....	.....
Mt. Vernon.....Alexandria	1888	50,000	56,615	5,468	51,147
German-American.....Richmond	1892	25,000	25,000	.....	.....
Petersburgh.....Petersburgh	1860	200,000	795,956	495,862	300,094
Pequannock.....Staunton	1893	100,000	112,243	8,639	104,604
Portsmouth.....Portsmouth	1852	31,275	91,998	23,541	68,457
Virginia.....Richmond	1832	250,000	718,366	341,316	377,050
Virginia State..... "	1865	200,000	427,895	170,159	257,736

LIFE COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Life Ins. Co. of Virginia...Richmond	1871	$100,000	$920,766	$760,232	$160,534

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
British America, Toronto.
Citizens', New York.
Commercial Union, London.
Fire Association, Philadelphia.
Firemen's, Baltimore.
Germania, New York.
Glens Falls, Glens Falls.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lion, London.
London, London.
London and Lancashire Liverpool.
Mutual, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Rochester German, Rochester, N. Y.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Sun, London.
Western, Toronto.
Worcester, New York.
Williamsburgh City, New York.

LIFE COMPANIES.

Berkshire, Pittsfield, Mass.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, Brooklyn.
John Hancock, Boston.
Manhattan, New York
Massachusetts, Springfield.
Metropolitan, New York.
Mutual Benefit, Newark.
Mutual, New York.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Provident Life and Trust, Philadelphia.
Provident Savings, New York.
State, Worcester, Mass.
Union Central, Cincinnati.
Union, Portland.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
Employers' Liability, London.
Standard, Detroit.

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WASHINGTON.

JAMES H. PRICE, Insurance Commissioner, Olympia.

Companies Authorized to do Business:

FIRE COMPANIES.

American, Philadelphia.
British and Foreign, London.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Fireman's Fund, San Francisco.
German-American, New York.
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hamburg-Magdeburg, Hamburg.
Hartford, Hartford.
Home, San Francisco.
Home, New York.
Imperial, London.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool
Merchants', Newark.
Newark, Newark.
New Zealand, Auckland.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, Eng.
Phenix, Brooklyn.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Royal, Liverpool.
Sun, London.
Scottish Union and Nat'l, Edinburgh.
Sea, London.
Thames and Mersey, Liverpool.
Traders', Chicago.
Union, San Francisco.

LIFE COMPANIES.

Ætna, Hartford.
Bankers', Des Moines.
Connecticut, Hartford.
Equitable, New York.
Home, New York.
Life Insurance Clearing Co., St. Paul
Mutual Reserve Fund, New York.
Massachusetts, Springfield.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

WEST VIRGINIA.

ISAAC V. JOHNSON, Auditor, Charleston.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fire and Marine	Wheeling	1875	$100,000	$119,515	$13,351	$106,164
Franklin	"	1862	10,000	.....	.....	.....
German	"	1867	100,000	221,053	68,477	152,576
Jefferson	"	1883	10,000	.....	.....	.....
Peabody	"	1869	100,000	151,782	24,613	127,169
Standard	Wheeling	1884	10,000	.....	.....	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Newark.
American, Philadelphia.
British America, Toronto.
Caldedonian, Edinburgh.
Citizen's, New York.
Commercial Union, London.
Continental, New York.
Fire Association, Philadelphia.
Franklin, Philadelphia.
German-American, Philadelphia
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester, Eng.
London, London.
London and Lancashire, Liverpool.
Liverpool and London and Globe, Liverpool.
Manchester, England.
New Hampshire, Manchester.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng.
Ohio Farmers, LeRoy.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reading, Reading, Pa.
Royal, Liverpool.
Security, New Haven.
St. Paul, St. Paul.
Sun, London.
Union, London.
Virginia F. & M., Richmond.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan Mutual, Detroit.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Provident, Philadelphia.
Provident Savings, New York
State, Worcester, Mass.
Union, Portland, Me.
Union Central, Cincinnati.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES

American Surety, New York.
Fidelity and Casualty, New York.
Employers' Liability, London.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
London Guarantee.
Standard, Detroit.
Travelers', Hartford.

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WISCONSIN.

WM. A. FRICKE, Insurance Commissioner, Madison.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital,	Assets.	Liabilities.	Surplus as to Policy-Holders.
Concordia	Milwaukee	1870	$200,000	$ 698,768	$427,242	$ 271,526
Milwaukee Mechanics'	"	1852	200,000	2,076,845	794,390	1,282,455
Northwestern National	"	1869	600,000	1,862,697	787,869	1,074,828

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Northwestern Mutual	Milwaukee	1858	Mutual	$64,071,183	$52,712,726	$11,358,457

ACCIDENT COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Oshkosh	....	Mutual	$4,261	$951	$3,310
Nat'l Benefit & Casualty	Milwaukee	1894	200,000	200,000	....	200,000

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Allemania, Pittsburgh.
American, Boston.
American, Newark.
American, Philadelphia.
American, New York.
American Central, St. Louis.
Buffalo German, Buffalo.
British America, Toronto.
Broadway, New York.
Caledonian, Edinburgh.
Central Manuf'rs Mutual, Van Wert, O.
Citizens', New York.
Citizens', Pittsburgh.
City of London, London.
Commerce, New York.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Dwelling House, Boston.
Eagle, New York.
Empire State, Rochester.
Equitable, Providence.
Farmers', York, Pa.
Fire Association, Philadelphia.
Fire Ins. Co. County of Pa., Philadel'a.
Fireman's Fund, San Francisco.
Firemen's, Dayton, O.
Firemen's, Newark.
Franklin, Philadelphia.
Franklin, Columbus, O.
Farragut, New York.
German, Freeport, Ill.
German, Peoria, Ill.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, England.
Mannheim, Mannheim, Ger.
M'f'rs' & Merch'ts' Mut., Rockford, Ill.
Minnesota Fire Ass'n, Minneapolis.
Millers' and Manuf'rs', Minneapolis.
Millers' National, Chicago.
Merchants', Newark.
Merchants', Providence.
Mercantile, Boston.
Michigan, Detroit.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
Niagara, New York.
North American, Boston.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, Eng.
Ohio Farmers', LeRoy.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Protection Mutual, Chicago.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reliance, Philadelphia.
Rochester German, Rochester.
Rockford, Rockford, Ill.
Royal, Liverpool.
Rutgers, New York.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Standard, New York.
Sun, San Francisco.
Sun, New Orleans.
Sun, London.
Syndicate, Minneapolis.
Teutonia, Philadelphia.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
Union, San Francisco.
Union London.
United Firemen's Philadelphia.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Provident, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford
Union, Portland, Me.
Union Central, Cincinnati.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler Hartford.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.

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FOREIGN COMPANIES.

U. S. Statements.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Atlas.....London	1808	1890	$ 855,107	$ 488,635	$ 366,472
J. M. Neuberger; U. S. Manager, Chicago, Ill.; Frank Lock, Mgr. Eastern Dept., N. Y. City.					
British America ..... Toronto, Can.	1833	1874	1,164,196	564,380	599,816
Caledonian.....Edinburgh, Scot.	1810	1890	2,126,209	1,484,980	641,229
Niagara Fire Ins. Co., U. S. Managers, New York; I. S. Blackwelder, Western Agent, Chicago.					
Commercial Union.....London, Eng.	1861	1872	3,581,549	2,446,543	1,135,006
Charles Sewell, Mgr. U. S., New York; H. C. Eddy, West'n Mgr., Chicago.					
Hamburg-Bremen.....Hamburg, Ger.	1854	1872	1,330,770	788,311	428,104
F. O. Affeld, Mgr. U. S.; Wilkowsky & Affeld, West'n Mgrs., Chicago.					
Imperial.....London, Eng.	1803	1867	1,935,996	1,205,151	730,845
Courtney & McCay. Eastern Mgrs., N. Y.; Dan'l C. Osman, Western Mgr., Chicago.					
Lancashire.....Manchester	1852	1872	2,294,986	1,534,919	760,066
E. Litchfield, U. S. Mgr., N. Y.; Dan Winslow, West'n Mgr., Chicago.					
Lion.....London, Eng.	1880	1880	855,948	470,347	385,600
M. Bennett, Jr., U. S. Mgr., Hartford, Conn.					
Liverpool & London & Globe, Liverpool, Eng.	1848	1860	8,498,268	5,427,079	3,071,189
H. W. Eaton, U. S. Manager, N. Y.; W. S. Warren, West'n Secretary, Chicago.					
London.....London, Eng.	1872	1872	1,637,096	923,695	713,401
C. L. Case, U. S. Manager, N. Y.; .....West'n Mgr., Chicago.					
London & Lancashire.....Liverpool, Eng.	1861	1879	2,700,869	1,850,248	850,620
Jeffrey Beavan, U. S. Mgr., N. Y.; J. S. Belden, West'n Mgr.. Chicago.					
Manchester.....Manchester, Eng.	1824	1890	2,104,770	1,569,749	535,020
W. W. Dudley, U. S. Mgr., Chicago.					
North British & Mercantile...London, Eng.	1809	1866	3,587,686	2,266,322	1,321,363
Henry E. Bowers, Mgr. U. S.					
North German..... Hamburg, Ger.	....	1894	455,972	214,915	241,057
A. Loch & Son, U. S. Manager, Chicago.					
Northern.....London, Eng.	1836	1876	1,691,218	1,204,528	486,690
Geo. W. Babb, Jr., U. S. Mgr., N. Y.					
Norwich Union.....Norwich, Eng.	1797	1879	1,988,223	1,400,499	587,724
J. Montgomery Hare, U. S. Manager, N. Y.					
Palatine.....Manchester, Eng.	....	1893	2,389,092	1,767,446	621,645
William Wood, Manager New York; Geo. M. Fisher, Manager Chicago.					
Phœnix.....London, Eng.	1782	1879	2,503,135	1,790,765	712,369
A. D. Irving, U. S. Manager, N. Y.; M. F. Driscoll, West'n Mgr., Chicago.					
Prussian National.....Stettin, Ger.	1845	1891	776,920	415,945	360,975
T. W. Letton, U. S. Mgr., Chicago.					
Royal.....Liverpool, Eng.	1845	1851	7,609,259	5,441,454	2,167,805
E. F. Beddall, Res. Mgr., N. Y.; E. L. Allen, Mgr. Northwestern States, Case & Co., Mgrs. Cook Co., Chicago.					
Scottish Union & National, Edinburgh, Scot.	1824	1880	2,896,066	1,305,042	1,591,023
M. Bennett, Jr., U. S. Mgr., Hartford.					
Sun Insurance Office.....London, Eng.	1810	1880	2,433,165	1,713,055	720,109
J. J. Guile, U. S. Mgr., N. Y.					
Transatlantic.....Hamburg, Ger.	1871	1877	624,328	303,945	320,382
E. Harbers, U. S. Mgr., N. Y.; Wilkowsky & Affeld, West'n Mgrs., Chicago.					
Union Assurance Society .... London, Eng.	1714	1891	1,012,116	528,118	483,997
Hall & Henshaw, U. S. Managers, New York.					
Western Assurance.....Toronto, Can.	1851	1872	1,642,002	1,085,794	556,208

MARINE COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
British & Foreign.....Liverpool Eng.	1863	1881	$1,057,913	$433,930	$548,270
Louis A. Wright, U. S. Mgr., N. Y.					
General Marine.....Dresden, Saxony	....	1890	200,199	3,016	197,183
J. Bertschman, U. S. Mgr., N. Y.					
Mannheim..... Mannheim, Ger.	1879	1887	424,477	58,600	368,877
Hugo Menzel U. S. Mgr., N. Y.					

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FOREIGN COMPANIES.—MARINE CONTINUED.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Marine.....London, Eng. Percy Chubb, U. S. Mgr., N. Y.	1884	1887	$460,552	$137,503	$323,049
Reliance.....Liverpool, Eng.	....	1890	362,677	30,519	332,158
Sea.....Liverpool, Eng. Percy Chubb, U. S. Mgr., N. Y.	1875	1888	321,957	118,317	203,640
Standard.....Liverpool, Eng. J. D. Barnett, U. S. Mgr.	....	1889	228,785	33,133	195,652
Thames & Mersey.....Liverpool, Eng. A. J. MacDonald, U. S. Mgr.	....	1876	575,803	88,614	487,189
The Indemnity.....London, Eng. Henry Wreaks, U. S. Branch.	1824	1889	225,084	18,889	206,204
Union.....Liverpool, Eng. Jones & Whitlock, U. S. Mgrs., N. Y.	1863	1881	490,018	130,392	359,626
Universal.....London, Eng. James Lawson, U. S. Mgr., N. Y.	1860	1889	288,414	82,024	206,390

LIFE COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Canada Life.....Hamilton, Canada.	1847	1889	$15,578,983	$12,357,519	$3,221,464
Nederland.....Amsterdam, Hol.	1858	1893	371,918	78,247	293,671

ACCIDENT AND FIDELITY COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Employers' Liability.....London, Eng. Endicott & Macomber, U. S. Mgrs., Boston, Mass.	1880	1886	$1,015,904	$598,114	$417,790
London Guarantee and Acc't Co., London. A. W. Masters, U. S. Manager, Chicago.	1869	1892	518,141	263,656	254,485

Additional Foreign Companies Doing Business on the Pacific Coast, But Not Making U. S. Statements.—Good and Responsible Companies.

FIRE AND FIRE AND MARINE COMPANIES.

Aachen and Munich.....Germany.
Alliance.....London, Eng.
Economic.....London, Eng.
General Life and Fire.....London, Eng.
Hamburg-Magdeburg.....Hamburg, Ger.
Helvetia Swiss.....St. Gall, Switz.
Magdeburg.....Magdeburg, Ger.
New Zealand Fire and Marine....Auckland, N. Z
Scanic.....Malmo, Sweden
South British.....Auckland, N. Z.
Straits.....Singapore, India.
Svea.....Gothenburg, Sweden.

MARINE COMPANIES.

Australian General.....Sidney, Aus.
Baloise.....Basle, Switz.
Canton.....Hong Kong, China.
China Traders'.....Hong Kong, China.
Federal.....Zurich, Switz.
Fonciere.....Paris, France.
Forth China.....Shanghai, China.
Frances-Hungarian.....Buda-Pesth, Hungary.
International.....Liverpool, Eng.
Indemnity.....London, Eng.
Magdeburg General.....Magdeburg, Ger.
Man On.....Hong Kong, China.
Maritime.....Liverpool, Eng.
National.....London, Eng.
On Tai.....Hong Kong, China.
Reliance.....Liverpool, Eng.
Switzerland.....Zurich, Switz.
Trans-Atlantic.....Berlin, Ger.
Union Insurance Society.....Hong Kong, China.
Yangtsze.....Shanghai China.

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CLAUSES WHICH ARE ADDED TO FIRE INSURANCE POLICIES.

WHERE NO NOTE IS ADDED IT IS SUPPOSED THAT THE CLAUSE EXPLAINS ITSELF.

AVERAGE CLAUSE.

It is hereby agreed, in case of loss or damage under this policy, the assured shall recover of this company such proportion of said loss only as the amount hereby assured shall bear to the whole value of property at risk hereunder.

NOTE.—This makes the insured a co-insurer to the amount left uninsured.

PRO RATA CLAUSE.

"It is hereby agreed, that in case of loss this policy shall attach in or on each building or division in such proportion as the value in or on each division bears to the aggregate value of the subjects insured."

NOTE.—This Clause is used simply to divide the loss equably.

RATE CLAUSE.

It is expressly stipulated that, in event of loss, when other insurance on the property exists at a higher rate of premium, then in such case this insurance shall contribute in the just proportion which the rate of premium paid for this insurance bears to the highest premium rate paid.

REMOVAL CLAUSE.

The within described property having been removed to the.....story.....building, with..... roof, occupied as..... .....and situated..... ..... this insurance attaches from this date, only while contained in new location, under same specifications as heretofore.

THREE-FOURTHS VALUE CLAUSE.

It is a condition of this policy, that in the event of loss or damage by fire to the property insured, this company shall not be liable for an amount greater than three-fourths of the cash market value of the same—not exceeding the amount of said policy—at the time immediately preceding such loss or damage; and in the event of other insurance on the property insured, then this company shall not be liable for more than its proportion of three-fourths of such cash market value at the time of the fire.

CO-INSURANCE CLAUSE.

If, at the time of fire, the whole amount of insurance on the property covered by this policy shall be less than the actual cash value thereof, this company shall, in case of loss or damage, be liable for such portion only of the loss or damage as the amount insured by this policy shall bear to the actual cash value of such property.

NOTE.—This Clause differs from the Percentage Co-Insurance Clause in that it is unlimited, while the other one is limited to a certain percentage to be expressed in the Clause itself and made part of it.

CO-INSURANCE CLAUSE.

(FOR APPLICATION TO SPECIFIC ITEMS OF POLICY.)

If, at the time of fire, the whole amount of insurance on the property covered by the.....item....of this policy on ... ...shall be less than the actual cash value thereof, this company shall, in case of loss or damage, be liable for only such portion of such loss or damage as the amount insured under said item....shall bear to the actual cash value of the property covered by such item....

NOTE.—This applies to specific items mentioned in policy; otherwise the same as other co-insurance Clauses being therefore simply more specific.

PERCENTAGE CO-INSURANCE CLAUSE.

(FOR APPLICATION TO SPECIFIC ITEMS OF POLICY.)

If, at the time of fire, the whole amount of insurance on the property covered by the.....item....of this policy on..... .....shall be less than....per cent. of the actual cash value thereof, this company shall, in case of loss or damage, be liable for only such portion of such loss or damage as the amount insured under said item....shall bear to the said....per cent. of the actual cash value of the property covered by such item...

NOTE.—This Clause has been long in use and applies specifically.

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MORTGAGEE CLAUSE WITH FULL CONTRIBUTION.

Loss or damage, if any, under this policy, shall be payable to..... ..... as..... ....mortgagee [or trustee] as interest may appear, and this insurance, as to the interest of the mortgagee [or trustee] only therein, shall not be invalidated by any act or neglect of the mortgagor or the owner of the within described property, nor by any foreclosure or other proceedings or notice of sale relating to the property, nor by any change in the title or ownership of the property, nor by the occupation of the premises for purposes more hazardous than are permitted by this policy: *Provided*, that in case the mortgagor or owner shall neglect to pay any premium due under this policy, the mortgagee [or trustee] shall, on demand, pay the same.

Provided, also, that the mortgagee [or trustee] shall notify this company of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of said mortgagee [or trustee] and, unless permitted by this policy, it shall be noted thereon and the mortgagee [or trustee] shall, on demand, pay the premium for such increased hazard for the term of the use thereof; otherwise this policy shall be null and void.

This company reserves the right to cancel this policy at any time, as provided by its terms, but in such case this policy shall continue in force for the benefit only of the mortgagee [or trustee] for ten days after notice to the mortgagee [or trustee] of such cancellation and shall then cease, and this company shall have the right, on like notice, to cancel this agreement.

In case of any other insurance upon the within described property, this company shall not be liable under this policy for a greater proportion of any loss or damage sustained than the sum hereby insured bears to the whole amount of insurance on said property, issued to or held by any party or parties having an insurable interest therein, whether as owner, mortgagee or otherwise.

Whenever this company shall pay the mortgagee [or trustee] any sum for loss or damage under this policy and shall claim that, as to the mortgagor or owner, no liability therefor existed, this company shall to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made, under all securities held as collateral to the mortgage debt, or may, at its option, pay to the mortgagee [or trustee] the whole principal due or to grow due on the mortgage with interest, and shall thereupon receive a full assignment and transfer of the mortgage and of all such other securities; but no subrogation shall impair the right of the mortgagee (or trustee) to recover the full amount of ... .claim.

FOUR-FIFTHS CLAUSE.

It is a part of the consideration of this policy and a basis upon which the rate of premium is fixed, that the assured shall maintain insurance on the property hereby insured by this policy to the extent of four-fifths of the actual cash value thereof, and that failing so to do the asssured shall be a co-insurer to the extent of such deficit, and in that event shall bear his, her or their proportion of any loss.

It is, however, mutually understood and agreed, that in case the total insurance shall exceed four-fifths of the whole cash value of the property insured by this policy, the assured shall not recover from this company more than its *pro rata* share of four-fifths of the whole actual cash value of such property.

IRON SAFE CLAUSE.

The assured, under this policy, hereby covenants and agrees to keep a set of books showing a complete record of business transacted, including all purchases and sales both for cash and credit, together with the last inventory of said business; and further covenants and agrees to keep such books and inventory securely locked in a fire-proof safe at night, and at all times when the store mentioned in the within policy is not actually open for business, or in some secure place not exposed to a fire which would destroy the house where said business is carried on; and in case of loss the assured agrees and covenants to produce such books and inventory, and in the event of a failure to produce the same this policy shall be deemed null and void, and no suit or action at law shall be maintained thereon for any such loss.

VACANCY CLAUSE.

In consideration of the following agreement, permit is hereby given for the premises described in this policy to remain vacant or unoccupied from the.....day of .....189 , to the.....day of .....189 , at noon, and it is hereby agreed by this company and the assured, that this company shall not be liable for more than two-thirds of any loss occurring during said vacancy on the property insured by this policy, nor for more than two-thirds of the amount of said policy, or any item thereunder; nor in case of other insurance on said property for more than its *pro rata* proportion of two-thirds of such loss, whether such insurance has become void or not; and further, it is agreed that the building insured or containing the property insured, shall at all times during such vacancy be under the care and supervision of some competent person, the doors and windows securely locked, and all rubbish removed, or this policy shall be void.

HOUSEHOLD FURNITURE FORM.

$ .....On Household Furniture, useful and ornamental, Beds, Bedding, Linen and Family Wearing Apparel excluding Crockery, Glass and China Ware; also, Musical Instruments and Sewing Machines, when specifically mentioned, all while contained in the.....Dwelling House situate on Lot...., Block . No.....of..... .....Street.

$.....Other concurrent insurance permitted.

.....Years from.....at.....$.....

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GIRARD

Fire Insurance Company,

OF PHILADELPHIA, PA.

This old and well known institution has justly acquired a national reputation for fair and honorable dealing.

WM. E. ROLLO & SON,

MANAGERS,

Western Department; 210 La Salle Street,

CHICAGO, ILL.

GERMANIA

INSURANCE COMPANY

31 Camp St., New Orleans, La.

J. HASSINGER, PRESIDENT.

OTTO T. MAIER, SEC'Y AND MANAGER.

ESTABLISHED IN 1866.

The Germania is managed on the lines of Fair and Equitable Adjustment and Prompt Payment of losses. Applications for insurance on Elevators and Grain and any other good business at Tariff Rates may be submitted to

DAVIS & REQUA,

GENERAL AGENTS,

199 LA SALLE ST. - CHICAGO, ILL.

A BIG STRIDE FORWARD.

THE AMERICAN TEMPERANCE

LIFE INSURANCE ASSOCIATION OF NEW YORK

TO THE FRONT!

THIS STERLING AND STURDY INSTITUTION has just been licensed by the several Insurance Commissioners to transact business in the North Central States, including the vast stretch of splendid territory extending from Pennsylvania on the East to the Rockies on the West, and from the Ohio river on the South to British America on the North. This fertile field now constitutes its "Western Department," which is under the personal direction of Mr. J. D. KNAPP, with headquarters in the Y. M. C. A. Building, Chicago. This reliable and well-known institution is now prepared to offer its superior and liberal policies to the Total Abstainers of the West at lower rates than any other reliable Company by reason of the extremely low mortality of its members.

Average number of death losses per each 1000 members in all other leading insurance companies about 12.
Number of death losses per each 1000 members in the American Temperance only 6.9.

Effecting a Net Saving to its Members of OVER FIVE DOLLARS....
....per $1000.00 INSURANCE by Reason of its SUPERIOR CLASS OF RISKS.

SPECIAL TERMS will now be made to the temperance people of the West for a limited period only. Every man and woman who is a total abstainer and who contemplates taking life insurance now, or at any time, should insure in an out-and-out temperance company. This is not only your privilege and duty, but an *actual saving of about one-half the cost of insurance.*

Ample Reserve Fund. Cash Surrender Values. Paid Up Insurance. Over $350,000.00 paid in Death Claims.

A LEGACY AND NOT A LAW-SUIT TO BENEFICIARIES.

THE AMERICAN TEMPERANCE is now the ONLY PURELY TOTAL ABSTINENCE COMPANY IN AMERICA, and is therefore the only company which gives to total abstainers the full benefits to which they are entitled in the matter of life insurance.

For information, applications, territory, and terms to agents, address,

J. D. KNAPP, Manager West'n Dept.
1123-4-5 Y. M. C. A. Bldg.
CHICAGO, ILL.

We want a good, live agent in every county in the Western Department. Splendid contracts to right parties. Experience is valuable but not necessary to success.

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THE PIONEER OF INDUSTRIAL INSURANCE IN AMERICA.

The Prudential Ins. Co.

HOME OFFICE, NEWARK, N. J.

JOHN F. DRYDEN, Pres.

This Company issues in its Industrial Branch, life and endowment policies upon the weekly payment plan for sums of $1,000 and under. Every policy now issued by the Prudential gives immediate benefit and guarantees a paid-up policy, after 5 years' premiums have been paid.

ASSETS, January 1, 1895.....**$13,041,810**

CAPITAL AND SURPLUS TO POLICY-HOLDERS, according to the 4 per cent. standard 2,941,777

RECORD OF 1894.

Increase in Assets.....	$2,020,365
Increase in Premium Receipts.....	1,805,458
Increase in Interest and Rents.....	129,964
New Insurances Written,.....	219,000,000
Paid Policy-holders, over.....	3,200,000

Paid Policy-holders to date, over..... **$18,000,000**
Policies in force, nearly..... 2,300,000

RELIABLE AGENTS WANTED.

ORGANIZED 1851.

THE OLD....

PHOENIX MUTUAL LIFE

Insurance Company,

of HARTFORD, CONN.

issues the most popular forms of life insurance contracts of any company in the world. For territory, liberal terms to agents and sample policies,

Address—

JULES GIRARDIN,
General Agent,
THE TEMPLE, CHICAGO, ILL.

.....ORGANIZED 1853.....

Phenix Insurance Company,

OF BROOKLYN,

INSURES AGAINST LOSSES BY

Fire, Windstorms, Tornadoes, Cyclones and Lightning.

NEW YORK OFFICES, 195 BROADWAY.

Western and Southern Department, 205 La Salle St., Chicago, Ill.

EUGENE HARBECK, Gen'l Agent. **T. W. EUSTIS, Asst. Gen'l Agent.**

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FIDELITY in Construction of Rates.
FIDELITY in Equities of Policy Contract.
FIDELITY in Discharge of All Obligations.
FIDELITY in Treatment of Insurance Agents.
FIDELITY in All and to All.

IS THE MOTTO OF

The Fidelity Mutual Life Association,

PHILADELPHIA, PA.

STATEMENT FOR 1894, SHOWS

Ledger or invested assets	$ 1,027,536.40	increase 24%
Advance insurance fund and other Liability	33,384.14	
SURPLUS	$ 994,151.26	increase 22%
New business written	23,673,100.00	increase 30%
New business delivered and paid for	19,449,750.00	increase 20%
Insurance actually in force	53,132,900.00	increase 15%

Mortality per $1,000 mean insurance, $8.21 DECREASE 55 cents.

The laws of this country divide life insurance companies into two classes:

IN THE ONE, or "old line," the net premium is fixed by law, and the difference between the gross and net premium is assessed by the corporation making the contract. If the death rate is greater, or the rate of interest earnings is less than that fixed by law, or if a depreciation in investments impairs the legal reserve, failure is likely to result.

IN THE OTHER CLASS designated "assessment," the entire premium is assessed by corporate authority, and, hence, such companies cannot be judged as a class, but every company must stand on its own merits. Assessment means naming by an authority a rate to be paid for a benefit in opposition to a rate fixed by law.

The level flexible premium rates of THE FIDELITY are based on past insurance experience, were constructed by the eminent actuary, Mr L. G. FOUSE, who is also president of the Association, and have been assessed or approved by its corporate authority, viz.: the board of directors. The plan of THE FIDELITY affords absolute security at a minimum outlay.

AGENTS (no back numbers wanted) who desire to represent a company founded on modern principles, which is progressive, and yet conservative, should address

S. C. BOLLING, Supt. of Agents.

L. G. FOUSE, *President.* W. S. CAMPBELL, *Secretary and Solicitor.*
ALEXANDER McKNIGHT, *Vice-President.* O. C. BOSBYSHELL, *Treasurer.* (Late Supt. U. S. Mint.)

The John Hancock Mutual

LIFE INSURANCE COMPANY,

OF BOSTON, MASS.

Offers to the public all desirable forms of legitimate life insurance, in strict conformity to the conservative requirements of the Statutes of Massachusetts.

STEPHEN H. RHODES, President.
ROLAND O. LAMB, Secretary.
H. T. CULVER, Sup't of Agencies.

J. B. PENDERGAST, District Agent,

617-621 Unity Bldg. CHICAGO.

INCORPORATED 1847.

....PURELY MUTUAL.

Penn Mutual Life Insurance Co.

OF PHILADELPHIA, PA.

CALVIN S. SMITH,

GENERAL AGENT,

CHICAGO - - ILL.

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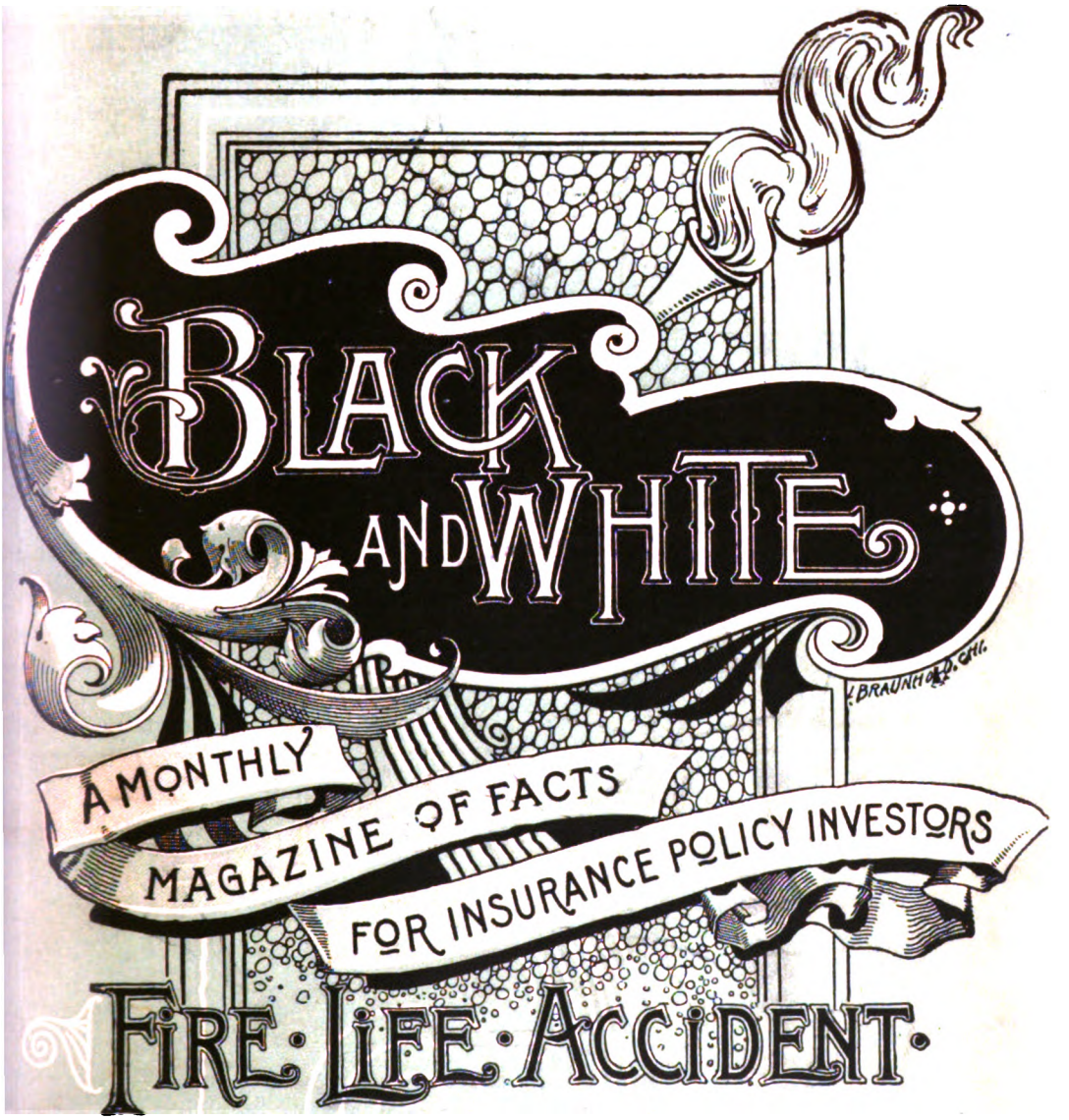

ENTERED AT THE CHICAGO POST-OFFICE AS SECOND-CLASS MATTER

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THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

RICHARD A. McCURDY, PRESIDENT

Is the Largest Insurance Company in the World.

Assets	**$204,638,783.96**
Liabilities (or Guarantee Fund)	$182,109,456.00
Surplus, December 31, 1894	22,529,327.00
Total Income, 1894	48,020,869.00
Total paid policy-holders in 1894	21,089,257.00
Insurance and Annuities in force, December 31, 1894	855,207,778.00
Net Gain in 1894	51,923,039.00
Paid to Policy-holders from Date of Organization	**$388,440,897.34**

THE MUTUAL LIFE ISSUES EVERY DESIRABLE FORM OF POLICY.

C. H. FERGUSON & SON, GENERAL AGENTS,

206 Tacoma Building, - - CHICAGO, ILL.

FIRE!! "We Hold Thee Safe." FIRE!!

Royal Insurance Co.

OF LIVERPOOL.

Absolute Security. :: Actual Indemnity.

UNITED STATES BRANCH STATEMENT.

JANUARY 1, 1895.

ASSETS,	$7,609,259
NET SURPLUS,	2,167,805
INCOME, 1894,	5,233,381
EXPENDITURES, 1894,	4,492,279

CASE & CO.

Managers for Cook County, Illinois.

LAW & BRO.

Managers Northwestern States.
EXCEPT COOK COUNTY.

ROYAL INSURANCE BLDG., CHICAGO.

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BLACK AND WHITE.

A Monthly Magazine of Facts for Insurance Policy Investors.

KELLOGG & SON, PONTIAC BUILDING, COR. DEARBORN AND HARRISON STREETS.

VOL. XI, No. 2. CHICAGO, NOVEMBER 15, 1895. $2.00 PER YEAR.

THE rates on fire-proof (so-called) buildings are to be advanced. The companies are getting very weary in paying losses for risks which are paying inadequate rates.

WELL, much to the surprise of every one, Holmes was convicted and it did not take many minutes to settle the matter, either. The next question to be answered is whether he will swing for his misdeeds.

THE druggists are always trying to do something fire-insurance-wise. Their latest effort is the organization of the Druggists' National Fire, of Cincinnati. The capital is to be $200,000 and they want all the druggists in the country to give it a policy.

THE Western Insurance Directory, for 1895-6, will be issued by the Rollins Publishing Company (*The Argus*) this month or early in December. It will contain the names of agents of all kinds of insurance in all the Western States. The price is three dollars per copy and it will be complete in every respect. Send for a copy.

D. G. Drake, Illinois General Manager of the National Life, of Vermont, wants a superintendent of agents also district agents in different parts of the State. See advertisement on another page.

THE Prudential's big week in honor of President Dryden footed up some $6,870,000 of new business in the ordinary branch. Quite a tidy amount, we would say, and it shows how much Mr. Dryden is appreciated by his corps of agents.

ST. LOUIS is moving in the matter of putting all the overhead wires under ground. A committee of insurance agents has been appointed to confer with the city authorities and it is hoped that the matter will be settled in such a way that the city shall not be in danger hereafter of burning up from a small blaze started by crossed wires.

W. R. Burch, so long connected with the farm department of the Phenix Fire, of Brooklyn, died in this city on the 12th inst. and his funeral services were held over his remains on the 15th inst. at Edgebrook where he lived. He was buried at Oakwoods. The pall bearers were all employés of the Phenix office in this city.

WANTED.—A first-class Life Insurance Solicitor as a "Special." To the right party a very liberal contract will be offered. Address with reference and full particulars,

T. HOWARD LEWIS, General Agent,
The Mutual Life Insurance Co. of New York,
Albany, N. Y.

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THE life insurance agent who "wobbles," and pulls and hauls, and blows hot and cold, should study and emulate the humble little postage stamp, which generally sticks to one thing till it gets there.

THE kind of "Green Goods" Davis & Lakey are dealing in, and very extensively, we learn with pleasure, are beyond the reach or understanding of Anthony Comstock. The book is *the* best thing on the Lloyds on the market. Get it.

AT WACO, TEXAS, the Allemania and Westchester fire insurance companies are desirous of suing the Bell Water Company to recover from it certain damages which they claim resulted to them from an insufficiency of water at a recent fire. These companies have asked the City Council of Waco for permission to sue.

NAT FREEMAN is as bad as Dana of the *Sun*, who carries his grudges beyond the cemetery gate. Nat had it in for John Devine Jones and George H. Ripley during life, and fires a parting shot over the grave of each. Why not let up when they get inside the graveyard, Nat? They can't talk back, you know, and it don't seem fair.

AND Hincle was his name. He wanted to get the better of the life and accident companies in which he was insured and went at it Fraker fashion —got in the water, disappeared and was properly mourned for by a wife and five small children. All this in Macoupin County in this State and the insurance companies—mean old things—had him arrested while working in a saw mill near Shelbyville the other day, and now he wishes he hadn't.

MR. N. H. WEED, late of the *Vigilant*, a son of Mr. S. R. Weed, of Weed & Kennedy, of New York, will essay the editorship of the *Western Insurance Review* from Nov. 1st.

IF THE Texas Life Insurance Company ever gets beyond the Chicago stage it should have an accident annex. People die in Texas awful sudden sometimes. For a man to get shot accidentally or on purpose down there is a frequent and popular occurrence.

THE grand jury of Ray county, Mo., has indicted a dead man—George W. Fraker—and indicted him four times at that. Fraker is dead. A Missouri court has so declared him, and no other court has, as yet, resurrected him. What right has a grand jury to thus defy the law and indict a cadaver?

THE Preferred Accident Company, of New York, began business ten years ago and has rounded out the decade with the very highest encomiums from every quarter given it for its wonderful push and progress. Kimball C. Atwood, the general manager comes in, as he fairly should, for all praise for his successful work. He was and is the soul of the company.

A MAN named Patrick H. McManus, aged 38, who died in New York City Oct. 27th was buried on the 31st ultimo and was followed to his grave by 437 carriages. Largely the people in these carriages were poor and really unable to stand any such expense. Wonder if they deprived their children of anything to do so? Mrs. Atwood, of Boston, and her band of "reformers" who oppose child insurance might get a point here worth their while—if they are after the truth.

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WE are indebted to the *Adjuster* for a copy of L. L. L., which, interpreted, means fifty law lessons,—a splendid collection of thoughts on fire insurance.

WE HAVE received a bound copy of *Insurance* for the last year. There can hardly be a question as to Judge Davis being the best of all writers on the sub ject of insurance and consequently we prize this volume at its full value.

THE assessment companies, or at least many of them, do not like the name applied to them and they favor "national premium" or almost any thing else. This is all wrong. They have made the fight for the word from the first and should stick to it. It would be like going back on their colors to desert it now.

A BEAUTY in the way of a fire company was the Chalmette of New Orleans. It is now said that the president of the concern, a Mr. Wellborn, never paid a cent into the company on account of the stock held by him. There ought to be a way to make these kind of people suffer, but we suppose the attempt now in process will end, as these things generally do, in smoke. Of course, such a company was never quoted in our list, as it never had any standing.

DOWN in Boston they have organized a burglary insurance company and it is called the New England. It is proposed to insure the contents of the city and summer residences and of many kind of stores as well as the contents of vaults and safes. A police and detective force is to be organized in connection with the company. The capital is $500,000 with $200,000 paid in. H. S. Wheelock is to be the general manager of the new company.

THE Metropolitan's double anniversary week was a hummer. The total of new business written was $9,282,734. Great Scott! what will the agents of the Metropolitan do next? John R. Hegeman is a great name to conjure with.

THE marine business has always been a puzzler. It is as hard to be a good marine underwriter as to be a justice on the Supreme bench. When you think that the business is going on pretty well is the very time that the losses knock spots out of the whole lot of premiums.

AND to whom could a massive loving cup be given with more appropriateness than to John R. Hegeman—say and think as much as we may of others—today the life insurance giant of this land? We might as well say of the earth, for they have no such insurance men as Mr. Hegeman over the pond. We wonder who is the proudest of "John R.,"—the insurance fraternity, or Mrs. Hegeman!

WE HAVE not printed in this issue an account of the proceedings of the National Convention of Life Underwriters in Philadelphia last month, for the reason that other journals have published such proceedings in full. The convention was a success in every sense of the word and there appears to be but one opinion on that subject. After a vast amount of wind had been expended in shouting "gag law" when, in fact, none existed, there was put on record a resolution which "resoluted" the matter into the same position it always had. Very properly the convention put itself on record as in favor of the action taken in regard to rebate although there appeared to be some anxiety manifested in regard to the legal questions involved, or rather that might become involved.

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GREEN Goods in Insurance is the title of a little book of some eighty pages published by *Insurance* and a wonderfully bright book it is, too. It skins the Lloyds alive. Send to Davis & Lakey, 130 Fulton street, New York, for a copy and you will want more.

RUMOR has it that the Ætna Life is going into the industrial business. If it does there will be a season of hard work for whoever undertakes the management of the department, and a season of doubtful thoughts as to whether or not the new departure will be a success.

Of course there always will be croakers who cannot possibly see any good in any thing. They are on deck now saying what they can against the agreement on the part of the companies to stiffle rebate. We expect to hear that the whole thing is nothing but a clever ruse of the enemy to beat the better class of companies, that some Mephisto of the life insurance world is laughing in his sleeve at the spectacle, that nothing is good, nothing honest, and the whole world is made up of fraud and deceit.

INCENDIARISM appears to be on the increase. Offers of reward for the conviction of those guilty of the crime does not appear to stop it, and, indeed, many are opposed to this particular action, asserting that it is simply a means of grabbing money with perhaps even stimulating the crime to which it proposes to put an end. It is difficult to say just how much of the total loss by fire comes from this source, but it is variously estimated to be some twenty-five to forty per cent of the whole loss.

WE have received from Eldridge & Cole, publishers of the *Guardian*, a finely displayed group of portraits, one hundred and fourteen in number, of "Active Officers of Leading Assessment Life and Accident Associations." As an illustrated reference of the leaders of those enterprises it is an artistic success. Many thanks.

The *Times-Herald* of the 15th inst. had quite an article urging the appointment of young E. Allison—with a small "y" in young—for the position of Insurance Commissioner of Kentucky. This can but meet the hearty approval of everyone, since Mr. Allison is by nature and education peculiarly well fitted for the position, but we cannot for the life of us understand why his youth should be thus emphatically proclaimed.

THE referee under the compact made to do away with rebating has been heard from and he says: "I recommend that each company signing the pledge send to all its agents a proper form binding agents to abide by the decision of the referee. I recommend that every agent of the company be required to file, with every application he submits for insurance, a declaration that he has not directly or indirectly given any rebate. Every complaint made by the agent of any company shall be first submitted to his own company, there to be carefully investigated, and only after such investigation to be submitted to me. The referee enters upon the duties of his office in the belief that the pledge which you have signed is intended to be carried out in good faith. In this spirit I shall undertake the work. If any complaint is clearly and properly proved I shall not hesitate to exercise all the power vested in me."

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LAGGING FOR ENGINES IN FACTORY SHOULD BE SPRINKLED.—THE OUTGOING AND INCOMING PRESIDENTS OF THE NATIONAL ASSOCIATION.—NO MORE REBATE.

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REPORT OF THE EXAMINATION OF THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY OF MILWAUKEE, WISCONSIN.

MILWAUKEE, Oct. 15, 1895.

Hon. H. L. Palmer, President,
Northwestern Mutual Life Ins. Co.

DEAR SIR:

The Commission representing the Insurance Departments of Wisconsin, Massachusetts, Illinois, South Dakota and Nebraska have completed the examamination of your Company and submit to you the following report giving the results of such examination. The last complete examination of the Northwestern Mutual Life Insurance Company was made in 1877, participated in by the departments of Massachusetts, New York, Illinois, Maryland and Wisconsin.

The present examination began early in July last by the Insurance Departments of South Dakota and Nebraska, to which were subsequently added by invitation of the Company, Massachusetts, Illinois and Wisconsin.

The Board of Examiners organized by the selection of Commissioner Wiliiam A. Fricke as chairman and placed the general supervision of the details of the examination in charge of Wm. D. Whiting. In this work the departments were represented as follows:

S. DAKOTA and NEBRASKA, represented respectively by C. H. Anderson and Frank H. Wilson, Examiners, employing four clerks.

MASSACHUSETTS, represented by Commissioner Geo. S. Merrill and Wm. D. Whiting with a force of seven clerks.

ILLINOIS, represented by Superintendent B. K. Durfee, J. J. Brinkerhoff, Actuary, and one clerk.

WISCONSIN, by Commissioner William A. Fricke and Henry S. Vail, Actuary, with a force of five clerks, together with the Hon. W. H. Mylrea, Attorney-General.

Constituting in all a force of twenty-six persons, besides the appraisers of real estate in different localities.

December 31, 1894 was adopted for making the financial statement so as to correspond with the date of the Company's last sworn statement to the several departments, but the examination was brought down to August 1st, 1895 to ascertain whether any material changes other than those incident to the normal course of business had occurred.

The examination has disclosed the following to be the Company's

FINANCIAL CONDITION, DEC. 31, 1894.

ASSETS.

Cost value of Real Estate owned—				
Home office building			$752,080.67	
Acquired by foreclosure			431,328.45	
Excess of appraisements over cost			56,590.88	
Total				$1,240,000.00
Loan on Bonds and Mortgages on Real Estate				55,846,691.09
Loans on Co. policies, assigned as collateral—secured by reserve				78,820.00
Premium notes on policies in force—secured by reserve				467,540.42
Par value of Bonds owned			$7,170,965.00	
Market value over par			339,104.00	7,510,069.00
Cash in Office			161,110.68	
Cash in Banks			5,313,047.62	5,474,158.30
Agent debit balances				13,290.89
Int. on Mortgages due	$26,581.78,	allowed at..		
	253,058.90,	accrued.....	784,324.69	1,037,383.59
Int. on Bonds due	3,400 00,	"	156,125.00	159,525.00
Int. on Policy Loans	137.00,	"	15,237.68	15,374.68
Rents on Real Estate	1,223.30,	"	8,827.57	10,050.87
Gross prem. on outstanding policies 1st year	294.641.00,	renewals....	420,348.00	
Gross deferred prem. on policies in force 1st year	121,814.00,	"	960,269.00	
	416,455.00		1,380,617.00	
Deduct for cost on collection 50%	208,227.00	6⅔%	92,041.00	
Realizable on uncollected and deferred premiums	$208,228.00		$1,288,576.00	1,496,804.00
TOTAL ASSETS, DEC. 31, 1894				$73,349,707.84

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LIABILITIES.

Reserve (actuaries 4% on policies and annuities in force December 31, 1894, as computed by Mass. Department on corrected registers		$58,812,182.00
Reserve on certain fractional paid-up insurance		138,450.00
Reserve for paid-up insurance claimable		*128,388.00
Reserve against tontine guarantees		22,312.00
Reserve against policies cancelled for intemperance		3,017.64
Reserve against premiums below net rates		412.34
Death claims in process of adjustment	$201,325.46	
Death claims contested or in litigation	41,162.39	
Deaths occurring in 1894, proofs received in 1895, less reserve	187,752.27	
Endowments due and awaiting claimants	37,442.00	467,682.12
Dividends due on outstanding and deferred premiums	138,119.10	
Dividends due in cash on paid-ups and post mortem	20,064.41	158,183.51
Premiums paid in advance and accrued commissions		12,000.00
Unpaid bills, accounts, etc., presented after Jan. 1st, 1895		42,672.99
Agent credit balances, etc		18,970.70
TOTAL LIABILITIES, DEC. 31, 1894		$59,804,271.30
SURPLUS		13,545,436.54
		$73,349,707.84

Of this surplus $8,583,711.35 is accumulated Tontine earnings, and general surplus: 4,961,725.19

$13,545,436.54

*In this item the Commission have charged the Company with the extreme possible liability, it is only fair to state that from the experience of the Company in the adjustment of claims under these policies, the actual liability will undoubtedly be largely reduced.

ASSETS.

The titles of real estate owned were investigated by Attorney-General Mylrea, and were found to vest the ownership of each place in the company without flaw or incumbrances. Each parcel was valued by appraisers selected by the chairman, with the final result of increasing the total value by $56,590.88 over the amount claimed by the Company in its December 31, 1894, statement.

The real estate on hand acquired by foreclosure is remarkably small in proportion to the large sum invested in mortgages, and is earning a fair net rent, as is also the Home Office Building, when allowance is made for the portion occupied by the Company. This amount for own occupancy does not enter into the Company's annual statement for rents received and paid.

The custom of the Company has been (with few exceptions) to dispose of real estate acquired by foreclosure as rapidly as possible and merge the net loss into the interest earnings of the year in which it is sold. An analysis of the business for twenty years shows that only a small percentage of loans made are foreclosed and acquired as real estate. The mortgage loans, comprising nearly 80% of total assets have been carefully placed and yield a gross rate of 5 6-10% interest, payable semi-annually. About one-fourth of the mortgages represent farm loans. The loans are distributed in Illinois, Wisconsin, Minnesota, Colorado, Nebraska, Ohio, Iowa, Tennessee, Indiana, Kansas, Michigan, Missouri, Kentucky and a few in South Dakota, Alabama, Texas and Georgia. About one-half of the whole is in Illinois and Wisconsin. The interest in default is less than ½ of 1%, or about one month's interest. Loans are placed through salaried local agents, without commission from the borrower. The titles are examined by the Company's counsel, with a corps of assistants, and no charge is made except disbursements and fee of local counsel.

Attorney-General Mylrea has examined into the system and reports that it is comprehensive and complete, and that extraordinary care is exercised in protecting the interests of the Company in the granting of loans. The Attorney-General has also examined the abstracts of such cases as were involved, under foreclosure, in default of interest, or loans made to trustees, employés or con-

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nections of the Company, and finds the papers complete and without flaw.

The expense entailed by this system is comparatively small on each loan placed, and together with any loss through purchase by the Company on foreclosures and subsequent sales, gives a slight loss to be deducted from the gross 5 6-10% interest earned, as the extra cost of handling. This leaves a margin of nearly a million dollars which would have to be impaired before any deduction could justly be made from this item.

As all payments of interest or principal are made direct to the home office and not through loan agents, it was deemed unnecessary to communicate with each borrower as to the amount of his outstanding loan; the same being sufficiently checked by the papers and receipts of interest.

Loans on policies and premium notes were checked by the notes themselves and with the Wisconsin valuation registers, to ascertain if the policies upon which they are a lien were in force and able to sustain the loans. These items were found to agree with the Company's books and statements.

The item of premiums in course of collection and deferred were treated in like manner, resulting in a slight difference only from the Company's figures.

The bonds owned were counted by the commissioners, and found to be on hand with the exception of those deposited with the Insurance Departments of Wisconsin, Virginia and Canada, for which satisfactory certificates were furnished. The premium for market value over par allowed is $51,451.83 less than the Company's statement.

Cash in office and in banks, as shown by the books was found to be correct.

The Company's statement deducted $18,167.51, mostly agent's credit balances, from cash in office, which has been corrected above by carrying the same into liabilities.

One-half of agents' debit balances was found to be good by payment since Dec. 31, and otherwise, and has been allowed.

The total assets found on examination do not materially differ from the amount claimed by the Company at same date.

LIABILITIES.

The valuation registers of the Massachusetts Department, being computed on a 4% basis, were used for ascertaining the necessary reserves to be held on policies and annuities. These were first checked by comparison with the Company's registers and discrepancies inquired into and corrected. A further check was made by comparison of policies reported as loaned upon or having premiums in course of collection or deferred. Inquiry was likewise made into those policies marked off the registers of the Wisconsin Department by lapse, surrender, death or maturity, to ascertain if justifiably cancelled.

The final valuation is in excess of that found by the Company by the sum of $144,361.00. It was discovered that there had been cancelled certain 10 payment life policies whose owners had ceased paying premiums and interest on notes. These policies contain clauses giving paid-up insurance on lapse for as many tenth parts of original insurance as there had been "complete" annual premium paid, but the Notes declare the policy forfeited in case interest should not be paid thereon.

We are pleased to note the prompt action of your Executive Committee in passing a resolution reinstating the insurance on this class of policies as soon as your attention was called to this matter.

It was likewise found necessary to increase the special reserve on certain other policies guaranteeing surrender values in excess of ordinary reserves, from the sum of $25,000.00 charged by the company, to $128,388.00 and to charge for guarantees in excess of 4% actuary reserve on certain Tontine policies, the sum of $22,312.00.

A deduction was made of $63,514.61 from the amount with which the Company charged itself for Death Claims outstanding, on account of error and because after careful investigation it became apparent that many of the cases contested were fraudulent and constituted no real liability. Any Company long in existence is bound to accumulate a considerable amount of such cases. Some of these are outlawed, others

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merely nominal and practically abandoned or the parties willing to compromise and some had been settled since Dec. 31st, for much less than their face. It would be unfair to compel a Company to carry such cases forever as a liability at their face or submit to extortion to get rid of them.

It was not discovered that the Company had unduly or without sufficient cause contested any case—in fact, the amount in litigation upon death claims, compared with the amount paid is surprisingly small and the Company singularly successful in defending such suits.

It was found necessary however, to add $187,752.27 to the claims outstanding in process of adjustment, for deaths occuring in 1894 on which proofs were not made until some time in 1895. Many of these cases were unknown to the Company on Dec. 31st, as proof blanks are furnished by the agents and not from the Home Office, but it is necessary to take them into consideration in order to ascertain the true condition of the Company at that date, as the parties insured were actually dead and only a formality intervened before payment became due.

The Surplus of the Company is divided into Tontine and General Surplus in the usual way employed by Departments in their annual reports. The practice of the Company in giving notice every year to its Tontine policy-holders, of their annual accumulations, is highly to be commended.

The Income and Disbursements as rendered for 1894 in its sworn statement was found to be substantially correct.

The interest receipts are large, being 5⅛% of gross mean assets. The ratio of death claims is only about 80% of that expected by the tables upon which its premiums and reserve are calculated.

The ratio of expenses is small and shows economical management.

An investigation of the business done in 1895 to August 1st, discloses no unusual event apart from the regular course. The Commission, however, desires to give expression to their opinion, applicable alike to all Companies, that the interest of the policy-holders dictates that no more money be carried as "Cash on hand or in banks" than is necessary to meet the current needs of the company and that all funds over and above these necessities be promptly invested.

The amount of business has increased, with a corresponding increase in Income, Disbursements, Assets, Liabilities and Surplus.

A larger relative proportion of investments in City, County, State and United States bonds has been made. The Company holds no stocks and does not invest in Railroad bonds.

The expense chargeable to each item is well within the limit provided for, except in the single case of new business, whereon the first year's commissions plus the additional expenses incident to the first year, after allowing for light mortality, does not leave enough of the premium to cover the necessary reserve at the end of the year.

This comment is not to be accepted as a reflection upon the Company, but is made to emphasize the regret of the Commission, that all fixed premium life companies do not take concerted action in cutting down this large expense item found in these companies, rather than await the time for legislation to restrict the expenditures for new business.

The several Departments of the Company are conducted with ability and integrity.

The MEDICAL DEPARTMENT, is thoroughly systematized in its methods of appointing and supervising local examiners, and scrutinizing applications for insurance.

The ratio of rejected cases, averages about 8% and the districts in which applicants must reside are restricted to the better portion of the United States—no foreign business is done.

The care exercised in selecting risks is likewise proved by the Actuary's calculations, showing the death rate to be only about 80 per cent of that expected by the mortality table, although the Company is now 38 years old. Care is again shown by the small number of cases of fraud among death claims.

THE LEGAL DEPARTMENT looks after the titles and abstracts, and examines minutely into the legality of each bond

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in which the Company makes investments. A careful inquiry into the details of this department will be found in the Attorney-General's report.

The ACTUARIAL DEPARTMENT is well systematized and equipped, making it easy to acquire any information desired. The card system is used in this and several other departments with good effect and to an extent not usually found.

The FINANCIAL DEPARTMENT, with the aid of the Finance Committee of seven trustees is an extensive affair. This committee meets several times a week and passes upon every investment. The minutes of their transactions, as well as the character of the investments, indicate careful and intelligent discrimination.

The AGENCY DEPARTMENT is managed with the assistance of the Committee on Agencies and Insurance. The increasing new business and advance in insurance outstanding from year to year are evidences of competency. The Company gives no bonuses, allowances or salaries to agents. Agents are under bond and losses from default are few and small in amount. Agents debit balances and commuted commissions are noticeably small.

The EXAMINING COMMITTEE is composed of three trustees whose duty it is twice a year (Dec. 31st and June 30th), to count all the assets, compare vouchers and checks with the cash books, check all the entries which finally culminate in the ledger, and verify the trial balances from which the published and sworn statements are made up. This work was found to have been faithfully done both for December 31, 1894, and June 30, 1895.

No expenditures for illegal or improper purposes have been discovered. The custody of securities is in the hands of the President and 2d Vice-President.

Bonds with two sureties for $20,000.00 are given by the President, Secretary, Cashier and Treasurer. All officers and office employés are salaried and receive no other compensation. No one, except agents, derives any commission upon the business.

The Company's treatment of policyholders is eminently fair. All privileges and benefits given to new policy-holders as to loans, rates of interest, surrender values, guarantees, freedom of occupation and residence, are extended at once to the old.

Every facility in making this examination has been cheerfully extended by the officers and clerks over a period of more than two months, frequently entailing night work and considerable interruption to current business and suspension of vacations. The new business written by the Company, however, during this period has been as large as for corresponding date in any previous year of its history.

The Commission has found little to criticise and much to commend. It is a pleasure to congratulate the policyholders of the Northwestern Mutual Life Insurance Company upon having their interests guarded by so efficient a board of officers, and the highest compliment that can be paid is, that this examination has demonstrated that the Company in its dealings with its policyholders and beneficiaries and in its financial management has lived up to that high standard of reliability which has gained for it the confidence of the people and made its grand success possible. Respectfully submitted,

WILLIAM A. FRICKE,
Commissioner of Insurance, Wisconsin. Chairman.

GEO. S. MERRILL,
Insurance Commissioner, Massachusetts.

BRADFORD K. DURFEE,
Superintendent of Insurance, Illinois.

J. E. HIPPLE,
Commissioner of Insurance, South Dakota.

EUGENE MOORE,
Auditor of Public Accounts, Nebraska.

"ANALYZE 'trust,' and it will be found taking a new hold every minute," remarks a clerical writer in one of his letters. We commend this to the man who is bonded by a surety company, also to the inspectors thereof who are "after" someone who has escaped with a "trust."

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LAMENTATIONS OF A LUNATIC.—IV.

HERE, Nov. 1st, 1895.

BLACK AND WHITE:

A little saneness now and then is relished by the craziest men. And so a little lunacy now and then is relished by the men who think they are the sanest. That's the reasin why Samivel Davis appreciates my ritin's. (But it struck me a little pekuliar he had to go away fur six weeks rite after sayin' what he did about me. It's good he could go. I kant.) Samivel says Ime off regards my spellin', and that I ort not to say git and hev and so on. I knew I had a bad spell on. It was that that made Mariar send me here, so she says. But, Mariar is a reglar *communis rixatrix* and ye kant place no more reliance onto what she says than she says you kin onto me. Ime glad Samivel thinks there's some humer in me. I wish it would break out, and take me with it.

* * * Say; mussn't the official fellers that examined the Northwestern Mutual at Milwaukee had a high old time to pull down the surplus one half of a millyun of dollars? Why, it didn't cost only $35,000, and it took eight months, to put the New York Life through with bells on. Yes, the State fellers took the limmit, I guess. Jest strikes me why Miss Cushman, of the Massychusetts department, was there. She's a real live actuary. They allus figger high, but we must have 'em.

* * * That "D.D." hes added another D. to his name. He was discovered down to Philydelphy tryin' to get onto the platform with the boys, after all the scorin he thought he'd give em. Guess the Disgusted Douglass Delegate will herd among the laymen from this to later on.

* * * Ime powerful glad one thing is settled at last. Dr. Bombaugh and Col. Simeon Toby can tell the diffrince between rhubarb juice, or pear juice, or pear soap, or any other froot juice, falsely labilled "champane" and the ginowine and honist juice of the grape. Dr. Bombaugh says so, an' what he don't know about mixin' drinks, an' retorts, either comicle or chemicle, is worth findin' out.

* * * I was out into the yard a day ago gettin some ozone when I heard a bangin' onto the fence and my name called out. I went an' peeked through and saw the most disrepootable lookin' human bein' I ever set my eyes onto. He said he hed been turned out ov the employ of all the life insurance companies but three and they didn't dare hev him loafin' around for fear thade be suspected of hirin him. He was all broke up, and looked like he'd been pushed along cause he was a bad thing. He sed he would get back agin all right, but was hevin' hard lines jest now wile the Russell refree spasm was on. I ast him who he was. He winked Merrilley but never spoke his name. I suspect I no him.

* * * I red this mornin' that a big skate factory was burned yesterday at Newark, N. J. Ef this sort of fire gets eppedemic the Keeley Cures will have to shet up.

* * * I want to tell you somethin'. I heard Max Cohen laugh—"and Washinton over twenty miles away"—when he picked up a paper and read about one feller bein' convicted and sentenced for arson and two others indicted for the saim bizness, whose names was Griswold, and Fitzgerald and Bennett. And not far from the saim time I also heard a good sized sigh eskape from the brest of the patriark. Blow the Shofar, Maximilian.

* * * Garret Brown, of New Orleans, wants to know what hes become of the Life Underwriters' Association of Louis-

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ana. I never was any good at conundrums, nohow, but I can just tell Mr. Brown what to do with it when he finds it, if he ever does. He must move it nearer Boston. The Standard rejuvenator for all o' them half dead associations is the only thing thattle breathe into their nostrils the breath of life. So, when the Louisana one is found make a note on't.

* * * Ime very sorry to hear thet my friend Livingston is down agin, but I hope heel pull through. We kant spare Livingston. The great financial adviser of the nation and the original boykotter of the definite artikle has won an itch in the temple of fame and I want him to live long enough to occupy it in persen. An' how my friend Davis would miss the charmin' Lloyds novelist of the *Blue and Gold!* He's next to a vacation to Samivel.

* * * I havent seen anythin' lately concernin' that learned man Mr. Pettegrew, of Worcester, Mass. Hope Ben Calef haint hid him away from the boys. He's the man that hunted down the germs of life insurance—found 'em in his liebrary somewhere. And a Western nobleman named Duke is goin' for the bacilly, the *Insurance World* commontater says. Now I want to know how fur back anybody can trace the insurance mikerobe? I think it was first found in Ireland.

* * * Armstrong, they tell me, is goin' to invade New York once more, and will start another concern—a life insurance company on the Lloyds principle, if there's any principle left into it. Well, that feller is grate, for them that likes that kind of gratemen. *Ver bumsap.*

* * * Bob Smith of your village says one of his ex-agents is now engaged at work in the Illynois penitentiary. Its bad enough fer insurance men to get into sech places as this here, but its wuss to be fixed like Smith's man. Lunacy isn't no crime, even when you have got it fer fair.

* * * I think the condition of Amicus is gettin' alarmin'. He's ben very civil to me laitly, which ain't natural. He rote a letter from here Oct. 6th pertendin' he hed received a letter signed "Nellie" with poetry into it. I rote the poetry myself jest for fun, an' Amicus purloined it from my inside pocket after the doctor had give me some knock-out drops. But his wife was onto his game and when she was in laitly she told him that "unless that young woman rote from an insane asylum she didn't have *him* in her eye." Another thing agin Amicus's improvement is that he imagines he is George Washington. Why, G. W. was the most reliable feller of his day. S'long. HENNERY JAIMES.

BROTHER HANWAY says Philadelphia "is the most hospitable city in the world." Pat knows what good treatment is, how to take it in, how to appreciate it, and also how to give credit where it is due. Good for Hanway, and good for Philadelphia, the home of the genial Lippincott, the Penn Mutual, the Liberty Bell and lots of other good things.

So SIMEON TOBY is again Assistant Secretary of State of Louisiana, and in charge of the State insurance department. Well, the genial and popular Colonel made the office and exercised its functions creditably for a long time. It has latterly been conducted, when conducted at all, on the go-as-you-please principle, and we are glad to see it once more in the hands of a man who knows his business, and the business of the office, and one who will attend to it with energy and fidelity.

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THE OCTOBER MEETING OF THE LIFE UNDERWRITERS' ASSOCIATION OF CHICAGO.

AT half past five o'clock on Thursday evening, the 17th of October, the Union League parlors were full of enthusiastic life managers and agents gathered to meet the Commissioners of Illinois, Massachusetts and Wisconsin. There were more present than at any meeting for some time, and when the dining room was reached more plates had to be added to accommodate the crowd. Jack o'lanterns and corn appeared to prevail in the way of ornamentation for the tables and room, and candles shone every where. Those present were:

GUESTS.—Major Merrill, B. K. Durfee, Dr. Wm. A. Fricke, Bishop Fallows, H. L. Smith, H. C. Eddy, J. S. Belden, J. F. Burger, Wm. H. Strong, E. F. Phelps, Seymour Walton, Edward D. Sniffin, W. O. Coleman, W. R. Kilpatrick, John F. Matthes, Chas. S. Bouton, Wm. Hulin, R. M. Buckman, Robert Knox; *The Investigator*—A. H. Huling; *Ætna Life*—A. F. Mason, Supt. Agencies, C. E. Joys; *Connecticut Mutual Life*—Elisha Risley, C. J. Gore, Albert McCalla; *Iowa Life*—President Chas. E. Mabie, Dr. James Stowell; *Mutual Life*—C. W. Billing, Geo. W. Gundaker, H. C. Hintzpeter, Milton Denney, John C. McVay, Jesse W. Barnett; *New England Life*—J. S. Currey: *New York Life*—W. E. Poulson; *Royal Union*—Secretary Sidney A. Foster, T. C. Stephens; *Union Central Life*—Thos. S. Glynn, J. A. Fullenwider; *Wagner Quartette*—Jenks, Jr., J. A. Hamann, W. C. Jones, Ralph Barber.

MEMBERS.—*Ætna Life*—Fred B. Mason; *American Union Life*—Wm. H. Cutler; *Berkshire Life*—W. D. Wyman, Franklin Wyman, Geo. T. Mason, W. P. Crenshaw; *Connecticut Mutual Life*—John K. Stearns, T. W. Hamill, F. W. Bleike, Geo. E. Patrick; *Iowa Life*—W. F. Gorrell; *Manhattan Life*—W. M. Sattley; *Massachusetts Mutual Life*—W. Treese Smith, L. B. Bishop, John Knox Marshall; *Mutual Benefit Life*—T. F. McAvoy, L. H. Towler; *Mutual Life*—C. H. Ferguson, James A. Forrest, Henry Holland; *New England Mutual Life*—Holger de Roode; *Northwestern Mutual Life*—A. W. Kimball, N. A. Prentiss; *Pacific Mutual Life*—D. M. Baker; *Penn Mutual Life*—C. S. Smith, C. J. McCary; *Phœnix Mutual Life*—Jules Girardin, F. C. Goodspeed; *Provident Life and Trust*—James W. Janney; *Prudential Life*—G. F. Schilling; *State Mutual Life*—Ben Williams; *Union Mutual Life*—H. S. Dale, Joseph Westenberger; *Union Central Life*—Chas. B. Soule; *Washington Life*—Dr. S. L. Fuller, E. A. Loomis, Jr.

THE INSURANCE PRESS.—*Black and White*—Col. Josiah H. Kellogg, Norman Kellogg; *The Investigator*—Dr. J. S. Bloomingston, *Independent*—G. L. McKean.

The menu was excellent and the dinner was thoroughly enjoyed. The Wagner Quartette sang during the dinner "Home Again" and when the coffee was brought in President Stearns welcomed the distinguished guests in these words.

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"Gentlemen:

"All is golden to-day, the sun and season. Welcome as the brightness of October's air and beauty are the guests who honor this association about this board to-night. It is a great privilege to have the company of the gentlemen from abroad who hold so important relation to the insurance world, the honorable commissioners of insurance—for the commonwealths of their respective States.

"Gentlemen, your coming to us is a widening experience, and so we sing, 'tis a golden time and a broadening for heart and mind, e'en while the year is narrowing. To-day we sing, 'Corn is King,' and yield our homage to this golden chief for the year's phenomenal harvest. The whole land rejoices over the plenty of so valued product, but especially is the Western farmer glad with such a timely lift from his burdens. And also the railroads are happily helped whose car capacity will be put to test as never before to move the crop. Let our imagination fly with the boom to the whole land, of this golden native product amounting to about two and one half billion bushels grown upon eighty million acres.

" 'To everything there is a season
The world is nothing, the man is all.'

"So nature and its God grant to man the good things of earth in lavish profusion,—and so writes the poet to human nature—

" 'Look round our world; behold the chain of love
Combine all below and all above,
* * * * * *
" 'One all extending, all-preserving Soul
Connects each being, greatest with the least:
Made beast in aid of man and man of beast;
All served all serving; nothing stands alone;
The chain holds on, and where it ends, unknown
Has God, thou fool! worked solely for thy good.
* * * * * *
" 'Thine the full harvest of the golden year?
Part pays, and justly, the deserving steer:
The hog that ploughs not nor obeys thy call,
Lives on the labors of this lord of all.

" 'Know, Nature's children all divide her care,
The fur that warms a monarch warmed a bear,
While man exclaims, 'see all things for my use!'
'See man for mine!' replies a pampered goose;
And just as short of reason he must fall
Who thinks all made for one, not one for all.' "

Insurance Superintendent Durfee being called upon arose and in a jocular way alluded to the trials and tribulations of the commissioners in Milwaukee and then, growing serious, spoke as follows:

"Gentlemen:

"I can truly say that it gives me great pleasure to meet the members of your guild this evening, and I want to further say that I am here, not for the purpose of giving you information but rather for the purpose of seeking information from you, as a listener rather than a talker. My good

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friend from Massachusetts with the silver tongue, sound judgment and earnest purpose, I have no doubt will entertain and interest you, and my vigorous young friend from the Badger State will undoubtedly, in his terse and emphatic, manner furnish you food for reflection.

"You gentlemen in exploiting the interests you represent are dealing solely in futures, the goods you have for sale, the benefits you are offering, the equivalent you propose to furnish for the annual, semi-annual or quarterly cash payments that you require, are deliverable upon a contingency, near or remote, and the purchaser is in no haste for the time to arrive in which you propose to comply with your contract. The quality of the goods you offer he cannot judge as he does his purchases from day to day, and he must place full confidence in the good faith of yourselves and those whom you represent. Faith, Hope and Charity are the triple links that bind civilization together. It is your function to arouse and inculcate the hope that his efforts, in providing annual premiums, often through self denial, will provide for those dear to the husband and father, to stimulate faith in the promise made by the company you represent, that care and anxiety for the future may be banished from the thoughts, and the future of those beloved ones not left to the uncertain charity of the world. That you are conscientiously doing your duty in that respect I have no reason to doubt, and your frequent gatherings and discussions cannot but help to be a service to you and lead your thoughts and efforts to a higher plane.

"The results obtained in the last twenty-five or thirty years, have placed the life insurance companies of this country far in advance of all others in the world; volume of business, energy of management, security of assets cannot be surpassed by any other civilized nation, but during the same time many abuses have grown up, which it is your duty to try and help weed out. Among others, keen competition to secure a volume of business in excess of other companies, has led to excessive costs of new business, large lapses, shorter average to the life of policies, rebates, great expenditures and other cognate evils. Not that I would counsel a repression of enterprise in securing new business, but would earnestly commend to you the wisdom of retaining old business, for the persistent policy-holder is the most valuable to the company. Do not let your anxiety to receive new business lead you into the fatal mistake of depreciating the policies of rival companies, inducing policy-holders to cancel what they have, that you may secure them for the company you represent, perhaps allowing yourself to seduce them with implied promises that you know cannot be carried out. It may be smart but is it honorable, and besides are you conserving the best interests of life insurance in unsettling the faith of the people in life insurance generally?

"You are exploiting life insurance on the fixed premium plan, and you cannot afford to sneer at and belittle its exploitation on the natural premium plan; there is room in this broad country for both and they each should be a help to the other. Assessment insurance has grown out of a demand for cheaper insurance, and is as yet in a state of evolution rapidly reaching solid ground; it is evidently here to stay, how will you

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treat it? The mortality experience of life companies is an average of 80 per cent of the present accepted mortality tables, besides a loading is provided to cover proper expenses. With this in view how shall we account for a reduction of dividends from say twenty per cent about twenty years ago, to an average of seven per cent for the year 1894. Promises of dividends not carried out owing to excession expenditures. Here is the encouragement for exploiting assessment companies, and here is where they can make their competition felt. Life insurance is based upon statistics making it almost an exact science, and whether the policy-holder relies upon a fixed or a natural premium he must pay the net cost in order to secure certain indemnity and also a reasonable amount for expenses. He is willing to do so. So long as fixed premium insurance is burdened with unnecessary expense, unfriendly competition will exist between it and assessment insurance. On the contrary where both are exploited on a conservative and reasonable basis of expense there should be but friendly competition. The expenses last year for American fixed premium companies was about 30 per cent of premiums received, of English companies not to exceed half that amount."

The song of "Illinois" was rendered by the Wagner Quartette in their peculiarly effective way after which Chas. B. Soule, the orator and poet of the association, said:

"*Mr. President and Gentlemen:*

"At this juncture when every local organization has, at least, an indirect interest in the proceedings of the National convention to be held next week, I feel that it would not be inappropriate to direct your attention to a startling question; viz: Have the local associations outlived their mission, and is it time for the National body to disband?

"As the local organization is the nucleus representing the consensus of the individual opinion of its members; so, the National organization is, or should be higher consensus representing the best that is garnered from the lower organizations themselves, and the true object of the greater gathering is to concentrate and focus the scattering thoughts of the army of insurance workers; never carelessly throwing aside, but ever picking up and carefully examining every suggestion that has for its object the advancement and progress of our calling. And it, therefore, behooves us in our local associations to listen to the cry of warning from the apathetic member, and much more should the National body hearken to the voice of the 'disgruntled delegate' whose caustic pen has swept through the Eastern journals.

"Have the local associations outlived their mission? No organization can ever outlive its mission until that mission in its completeness be fulfilled.

"I will not dwell on the question of what the Chicago association has done. I wish to hasten to the newer and more pertinent inquiries. Suffice it to say, in a word, that it has accomplished through its influence for brotherly love, good fellowship and honor man to man, more than the

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great commonwealth of Illinois through all its legislative and executive branches, enforcing through moral influence a law otherwise dead. Our associations have accomplished much. The active workers in this great confederation of associations throughout the land have for five years been working toward one end; viz: To improve the standing of the vast army of solicitors, elevate the profession, and reduce to a minimum the evils of competition. It would, indeed, be an idle waste of words for me to speak of the reward merited by our calling, or to attempt to outline the importance of its great work. No business is worthy of more respectability, and I make bold to say no other business in the world could have withstood the strain of its internal jealousies. What have the local associations accomplished? Largely to their efforts are due three practical results. First, The social and business standing of the solicitor has been raised. Second, the profession regarded in a higher light by the public, and third, many of the evils of competition lessened. No one can deny the first result. As to the second, no more interesting fact can be cited to prove that the profession itself is regarded in a higher light, than that last year, when representative agents from all over the land gathered in this city, the busy daily press paused in its mighty work and devoted over 90 columns of reading matter to their work, and in all those columns, not one line, not one word reflecting on the great work or on the missionaries engaged in it, and lastly what better proof that the evils of competition are being lessened do we want than the action taken by the representatives of the leading companies in New York City last Saturday under the generalship of Commissioner Merrill, of Massachusetts.

"Granting, therefore, that the three preceeding results have been accomplished, and that now, that most vexatious of all questions, the enforcement of the anti-rebate laws has been taken up where it belonged in the first place—to the higher court of the companies themselves—what vital question either of reform or expediency is there confronting the National association next week?

"The local associations have been large factors in securing the preceding results. But they have not outlived their mission, for there still remains their ever present, every day influence for the elevation of their members.

"Is it time for the National body to disband? Yes, if no practical, tangible results are to emanate from it marking progress in the office and in the field. No, a thousand times *No*, if they meet, realizing that sterling duties are to be performed—duties consistent with the importance of our calling, and the dignity of such a gathering.

"As many of you know, I have long contended, that whether a man sells a spool of silk to the housewife, or a life endowment policy to the banker, the true basis of competition should rest solely on the merit of the article sold, independent of a cut in price or the financial condition of the seller. The man whose income is $20,000 per year has no right in the sight of God or mortality, to sell the same article at a less price than the man with an income of $500 per year and pay the difference in the cost out of

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his own larger income. Therefore let the delegates to our higher body have the moral courage to put themselves on record in favor of a uniform scale of premium rates and premium commissions, and thus ask for that true competition which rests alone on the intrinsic merit of the contract to be sold, with the energy of the agent and the record of the company its only allies. If they wish to rise higher than the more fleeting pleasures of the hour, let them dig up from the executive committee honest resolutions, so long buried, expressing the sentiments of loyal workers in all parts of the land. If they wish to do business, and accomplish tangible results, let them remember that the fundamental principle of true organization is that the *individual* is the corner stone of the body politic, and that the greatest power rests in concentrated individual opinion, and let them be ready to receive and examine every suggestion that has for its object the advancement and elevation of the profession. Let them be slow to relegate such suggestions to the rear, but rather boldly take the stand that when suggestions are offered, the majority then and there shall say whether they are suggestions worthy of immediate consideration by the convention.

"Let them go a step farther, and be bold enough to announce this truth: That the greatest evil that threatens the success of every company to-day is not danger from legislative interference, but it is false pride and inordinate ambition!

"The mutual life insurance companies of the United States handle nearly one billion dollars,—and reflect for a moment—not one cent of it theirs. All trust funds, held for five million depositors, against which fund there is a charge of constantly maturing obligations; and yet in the face of such tremendous responsibility there has been for the past three years a tendency on the part of *all* the companies to struggle more for the empty honor of big figures and first rank, than for conservative management and equitable dividends.

"Let the National association have the moral courage to say then that rash competition along such lines means demoralization—a demoralization the brunt of which must be borne by the honest and conservative agent.

"Let them have the courage to say to the companies that such a struggle for big figures, if not checked, will introduce a new law into the code of insurance etiquette compelling you to doff your hat to the new acquaintance and turn your back on the old; and let them cry 'woe betide that corporation or man who dines the new acquaintance on the dividends of the old friend.'

"Let them say that that company that dares purchase new business at a cost so enormous that its general surplus must be drawn upon to make good its legal reserve, kicks against the pricks of a financial law as immutable as any law of nature, that says there will be a decrease in the ratio of that surplus and in the dividend paying ability of that company.

"Let them have the courage to say that high pressure methods lure into the field a vast army of workers who enter the race on a high pressure run, and on the principle of preferring to make $10 and pay their board to living on hope and starving, are forced to violate the laws of their States.

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"Ah! gentlemen, let them have the courage to say that a high-pressure rebate-solicitor last year turned in over $1,000,000 of new business, and found his cash receipts at the end of the year were less than $2,500.

"Let them have the courage to say to the men who met in New York last Saturday that over fifty thousand violations of the law have taken place in five years and only *two* convictions; that in the face of startling facts, talent and honesty count for nothing.

"And in defense of the companies themselves, let them boldly attack those counties and States that impose heavy taxes on premiums and licenses and annually extort the enormous sum of $2,000,000 from the companies, and show them in no uncertain logic that such legislation is against public policy in that it makes the citizens of such States bear the burden, by compelling them to accept reduced dividends.

"Let them do all this, and then, and not till then, will they be ready for the banquet, the tally-ho drive and adjournment. I am in earnest, gentlemen, for I believe that a firm stand taken by the National association on these points would lead the companies into more conservative channels, —increase largely the volume of business,—increase the confidence of the public in the great institution,—increase the actual income of the agent,— diminish the cost of insurance and produce a business the fruits of which would be shared by the companies, the agent and the public at large."

This address of Mr. Soule appeared to catch the hearts of all present, as the applause was particularly loud and warm.

J. F. Burger in a recitation gave James Whitcomb Riley's "October" and a dutchman's testimony in the case of suit brought to collect damages in a steamboat explosion, both of which were most happily rendered and loudly applauded.

Commissioner Merrill was then introduced and he spoke in his usual entertaining manner, his remarks being laden with wit and wisdom. His more serious thoughts were enlivened by anecdotes, for which the Massachusetts major has become famous. After a humorous introduction recounting his experiences at Milwaukee on the previous day in the company of Commissioner Fricke and Superintendent Durfee, the trio being mistaken for three distinguished governors, Mr. Merrill proceeded to speak of the true relation of the life company and its policy-holders, which was purely a mutual one. He dwelt upon the magnitude of life insurance and the overwhelming disaster to the entire country which injury to its interests would work. He regarded the greatest peril to life insurance to-day to be the practice of rebating. He pictured its evil workings through unjust discrimination and the inequities among policy-holders which follow its practice. The selling of life insurance to everybody at its fair value on a uniform basis is what is needed and he referred to the recent meeting in New York and the compact made against rebating by all the leading companies as promising to secure this result. The law in Massachusetts had been as well observed he said as other laws by virtue of the associated voluntary action of the agents. He paid a high compliment to the exalted

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calling of the life insurance agent and characterized it as the most important of all secular callings. It was, in its latest analysis, even a sacred calling, as the multitude of protected widows and orphans made to rejoice through the ministry of the life insurance agent testifies.

"Tenting on the Old Camp Ground" was then given by the Wagner Quartette, and the entire company "drew cards" on the chorus.

R. J. Smith of the Traders Insurance Company was then introduced and made a hit in the way he told what he did not know about life insurance. He said that it was entirely new to him that life agents had any troubles such as fire managers had about cut rates, rebates and the like, but since he had listened to what had been said he had "caught on" to the fact. General Smith's stories were good and heartily enjoyed, even if one or more of them were rather risque.

Insurance Commissioner W. A. Fricke, of Wisconsin, when introduced declared that he was opposed to insurance supervision as now conducted. He would, if he could, do away with State supervision and relegate the whole business to national superintendence. In any event he thought that politics should have nothing whatever to do in the appointment of supervising officers. Mr. Fricke said he wanted to see better laws on the statute books than those that now encumber them, less taxation, more equitable dealing with all kinds of insurance, more particularly life insurance. Every thing should be done to encourage a citizen to protect his family by taking out insurance on his life. His peroration was a most handsome one in its allusion to the benefits of life insurance.

L. B. Bishop, who, by the way, is getting to be more and more of a brilliant after-dinner speaker with each introduction, said "Good Night" in an extremely felicitous way and the meeting came to an end. The attendance and the marked interest shown prove that the Chicago Life Underwriters' Association is not what some people may imagine it to be, but is alive to every thing connected with the profession.

ADDRESS DELIVERED BY J. K. STEARNS BEFORE THE NATIONAL ASSOCIATION OF LIFE UNDERWRITERS AT PHILADELPHIA.

Mr. President, Fellow Members:

We have come to the Mount of Inspiration. Here fraternal fires are aglow. Here we shall have a clearer vision of the way of truth, the way our Association laborers must ever go.

The assembling of the National Association to review the past and look forward in hope is at a season in harmony with nature, when mother earth is most prodigal of her riches to her children in this favored country, when beauty and bounty of sky and earth challenge man to lift up his grateful soul.

Autumn drops her dead foliage, winter buries it in snow, spring showers, and summer's sun follow and all nature lives anew. And so hope is builded in our dead selves.

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Coming from over all this broad land, representatives of a great brotherhood whose pursuit is those things that make for peace, and for the highest prosperity of mankind, how fitting is our pilgrimage to the City of Brotherly Love!, the City of Independence Hall, the city whence has come for all the people, since the Nation began, the glorious music of the Bell of Liberty which, though broken and bruised, in dumb eloquence tells the grand old story of the birth of Freedom. And as the old Bell swings to the City by the Inland Seas, and swings to the fair Atlanta, it inspires a constant love of country. So we shall be dead indeed if we are not deeply stirred with the sacred memories of Philadelphia. Aye, where should we turn if not to the loyal, loving hearts of Philadelphia?

From the beginning of our Association life we have felt their goodness and courage, and hither they bid us come to drink at the fountain of loving kindness.

"President Plummer, we are thankful for the kind invitation, and I am sure I voice the mind of every visiting member in saying we are here to pour out our heart of heart until brotherly kindness visited upon you and your Associates may become a deluge!

Ah, dear friends, we meet as never before, for serious thinking upon "the End to which all things draw." As has been said,

"Death and Love are two wings which bear men from Earth to Heaven." One of our Prophets has thus been borne from our sight.

I use the word Prophet wittingly. Let me read from Col. Carpenter's address on accepting the Presidency of the National Association at its organization in Boston. "I believe that in this convention to-day, we have started an influence that will be potent for the good of life insurance for years to come; and thus I believe we shall add another historic day to this flowery month of June."

And again in his address at Detroit:

"This organization has a distinct and legitimate mission, and has already lightened up the prospects of the future with promise, as the dawn of the morning tells of the grandeur of the coming day. With organization comes a responsibility, which should stimulate progressive actions, and lead us to keep abreast of the active forces which are bringing in better methods in business life every where."

Let me commend to every life insurance man the careful consideration of his admirable address before the 3rd National Convention, New York, Sept. '92, when he said:

"A grander mission awaits us in the future, in stimulating a nobler activity and a higher regard for our profession."

His paper in the *Chronicle*, Dec. '94, on Life Underwriters Associations—their Present and Past Success and their Foreshadows—marks the seasoned sight and spirit of the man—a last Christmas gift to his brotherhood.

Colonel George N. Carpenter blessed his fellew men in his life, and in his death will inspire them. What he was to our association, and will be as a future influence, do I need to tell you? 'Tis of record to be read and

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re-read, for he wrote and spoke and lived as a Prophet! His prophecies and his life work will grow upon thoughtful men. No man in this Association work was more conscientious or cordial, none more thoroughly imbued with the spirit of kindness and of loving service. He was ever ready, by word and deed, to do his best to meet the demands of duty. He was blessed with a rare gift of imagination, he was moved by the possibilities of life, he looked into the regions beyond, he was led by the ideal. He had a passion for mankind, a loyal heart for Country and for God.

He lived in Eternity! He dwelt with humanity and he saw with eyes of sympathy and simple faith so sublimely told:

"I *see*,
And nothing more; *believe*, and nothing less.
My future is not one of my concerns."

"How long would love at its noblest endure if, bound hand and foot, it knew itself the prisoner of time?"

Ah! my friends, methinks a message from the spirit land wings its way to us in loving remembrance, a greeting like this:

"Love, pure and true,
Is to the soul a sweet, immortal dew
That gems life's petals in the hour of dusk;
The waiting Angels see and recognize
The rich crown-jewel love of Paradise
When life falls from us like a withered husk."

'Tis hard to think that for all of his friends on earth, his going is a never ending absence, but with submission comes blessing, and we pay our loving tribute of ever living remembrance to a noble life.

"God's finger touched him and he slept."

Kind friend! No longer need you of us, but Oh! may we realize the blessing of your gentle spirit all the way until the morning dawns for us.

"For dying has grown dear
Now you are dead who turned all things to grace;
We see death made pale slumber on your face.
Good night! But is Dawn near?"

Precious, tender memories, that quicken the heart, and urge the soul to Higher Life. May we gain new visions of what man may be and do from this hour,

"And ah, for man to arise in me,
That the man I am may cease to be."

My Friends, in the few moments left me to address you, it seems fitting we keep close to the Heart.

1880 to 1890 was the period of awakening, when fourteen Associations were born to live, and as the morning stars lead the way to the rising sun, so these early beginnings were the heralds of a coming confederacy—the National Association, born June 18, 1890, the dawn of a new day.

The unfoldings of our little time, differ as they may from our early ideas, lead us to rejoice and to take courage, and as we assemble for the sixth time, let experience and imagination and a new determination join to

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lead us, and lo, a day shall arise more glorious than was dreamed of in the beginning.

Think of the possibilities before us in the closing five years of this century, for even now

"Out of the shadows of night
The world moves into the light;
It is daybreak everywhere."

Is it not sublime to be living in this propitious day? Do we need to be persuaded that ours is one of the brotherhoods of the time with a great mission of usefulness?

I do not forget that in the ripeness of time the perfect day of this Association movement may come after we are gone, and that a true measure cannot be made at the beginning of any movement whose results may be of great importance to man. The wise man says: "Man's tomorrow is always better than his yesterday.

There are reformers and *reformers*, illustrated in "A Fable, by Robert Louis Stevenson."

"Four reformers met under a bramble bush. They were all agreed the world must be changed.

" 'We must abolish property,' said one.

" 'We must abolish marriage,' said the second.

" 'We will abolish God,' said the third.

" 'I wish we could abolish work,' said the fourth.

" 'Do not let us get beyond practical politics,' said the first. 'The first thing is to reduce men to a common level.'

" 'The first thing,' said the second, 'is to give freedom to the sexes.'

" 'The first thing,' said the third, 'is to find out how to do it.'

" 'The first step,' said the first, 'is to abolish the Bible.'

" 'The first thing,' said the second, 'is to abolish the laws.'

" 'The first thing,' said the third, 'is to abolish mankind.'

In the years of scramble for a great show of business in some parts of the life insurance world the question arises has the Man or manhood been abolished? Competition has there destroyed the equities, but is there any room to hope for the abolishment of the twin evils of extravagance and dishonesty, of wicked competition the father of evils?

Earnest demand for reform has been made, enlisting the honest work of the local and National Associations. Insurance Commissioners have pointed out three ways for reform. 1st, The voluntary action by the Companies. 2nd, An action forced by public opinion. 3rd, By legislation. And still Progress is not swift, and it is said that Associations like ours are impotent along with laws.

Ah! gentlemen I set great store on the leaven that is within the lump of the life insurance world, on the awakening of the public conscience and upon the influence of all the factors which may be named to work for the reformation of the evils in our business. There is a debauched public as well as a debauching agency, to which Judge John Barton Payne referred in an address before our Chicago Association in which

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he said that "when a rebate is given to the insured he thereby accepts a bribe and becomes a party to a criminal transaction." We have made some advancement with the public by enlisting men of high character in the different professions and the business world who sympathize with us in our dilemma and who give us kind presence and eloquent speech to aid us. We are but at the beginning of this contribution to our effort for reform.

We must all be promoters of the great work that devolves upon us. I should say one lesson from our experience is, that it is not possible to expect advancement toward the good by dwelling too much upon the evil. Indeed the reverse may follow—evil upon evil.

From the beginning of man a conflict has raged between the powers of light and the powers of darkness but clouded as our sky may sometimes be, the light of truth, the dawn of better days and especially the new era of enthusiasm for mankind in which we live, bid us to believe that the cause of good is in the advance and shall ever be.

There is something back of the evils which have crept into life insurance (and here let me me say that evil attacks a shining mark), back of all wrong, which has a beginning in the selfishness, and insincerity of man. 'Tis the man therefore who must be improved. I once sat with ten thousand other men and while I have forgotten all else that was spoken to us, the remarkable plainness of the speaker as he dwelt upon the needs of man, was summed up in these words which have ever remained with me, as, with extended arm and forefinger pointed straight at me, he said: "Quit your meanness." "Quit your meanness." This meanness seems to cover everything that is bad in man; little impatiencies, jealousies covetousness, unkindness, which do but breed the greater evils; and most often it is the greediness for money, for place and preferment, which furnishes the motive power.

It is plain to be seen that we cannot build up friendship, the corner stone of our Association, with any such material; and no more can we build up our noble profession without conscientious endeavors.

What is the history of our slow and gradual dawn, but the history of other movements in the world, and the lesson we get, but to work and wait? Thirty years and more after the terrible war, the declaration went forth from the fields of Chickamauga, "Only kind words"—"Let there be no strife, for we are brethren," a message pathetic with tears over the silent graves, and passionate with the joy of the living braves. In the words of John Boyle O'Reilly:

"'What is the real good?'
I asked, in musing mood.
'Order,' said the law court;
'Knowledge,' said the school;
'Truth,' said the wise man;
'Pleasure,' said the fool;
'Love,' said the maiden;
'Beauty,' said the page;

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'Freedom,' said the dreamer;
'Home,' said the sage;
'Fame,' said the soldier;
'Equity,' the seer.

Spake my heart full sadly—
'The answer is not here.'

Then within my bosom,
Softly this I heard—
'Each heart holds the secret,
Kindness is the word.' "

Speaking of the needs of man and the fortune that he may have in friendships, or that he may lose by the pursuit of gold, there is a millionaire, who after forty years wins his way to highest prominence as a merchant, and is, withal, a charitable, good man. Though not yet old he has shown of late years an inability to recognize his nearest neighbors. It is said that the cells of friendship of his brain have dried up. The inactivity of this part of his mind has caused its decay, while he is credited as being quite as sharp in trade as ever, and understands himself thoroughly in other matters.

With the happy meetings of our Associations there may be no danger that so dire a calamity will befall any of our members, and a season of high enjoyment for our guests as well as ourselves is readily had, the worth of which I think you all appreciate.

Emerson says that man sees as he is—a very important matter indeed to understand and that may account for much of the difference of opinion as to the work done in the reformation of the life insurance business which may exist among the real friends of the cause. Our Associations are made up of earnest workers and those who see from afar.

While clouds may arise for us all, there are ever hanging mists for the eyes of some—the mists of evil which cloud the good. I think Emerson means that the strong, alert man may see clearly—the man who turns to account the very mists, in the moral world as is done in nature, where even fogs have their uses. There is such a thing as seeing at the right time even when a vail of cloud arises, that shuts out the bright sun, restful to man's eye and giving him a vision of the brilliancy of flowers and disclosing the beautiful varieties of the verdures of the earth. The mists command him to look, when they supply a background for the beautiful pictures of earth and force him to concentrate his vision so that he may thoroughly take in the scene. I was in Washington on a certain morning, and to my disappointment, we rode forth with hardly a sight of the noble structures, but when we reached the Washington Monument, the towering shaft, against a heavy fog, arose in all its majesty, impressive to my eye and heart as would have been impossible against the blazing sun. So it is we may be influenced and so it is we may better behold the good, against the bad and not permit the mists of our day to hinder, but rarher to help us. The evils in the life insurance world confront us; so they must, but will diminish as the light dispells the darkness.

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"E'en now the eye that high-up towers
The bright dream sees—no shadow lowers
Upon it, though so far away;
For snapped shall be each galling chain.
The Past was Hate—'tis o'er his reign,
Thy name is Love, thou coming day.

E'en now amid our sorrows dark,
The germ of Union lights its spark.
Men shall be brothers—Thus God wills.
At dawn the humble bee awakes,
From poison flowers its honey makes,
And so works Progress with our ills.

What is the use of knowing one's neighbor, and one's self? What is the use of heart and of mind, of emancipation from selfishness, of an enlightened conscience, of broadening one's field of usefulness? These and other questions like them are the questions we ask when we ask, what is the good of Life Underwriters Associations. Far more will be the benefits even in a commercial sense flowing from our Associations if ours be the goal of all goodness, than if it be the goal of gold! To become better citizens, more enlightened workers, is befitting our profession, and signifies the enlargement of the sphere of usefulnesss of Life Insurance—the great beneficence of mankind.

"What of our day?" The sky is brightening, the song is heard all over the land—that song of "The better angels of our nature"—"Peace, Good Will." It is heard in Watterson's grand greeting, from the Camp of the Grand Army at Louisville. It is the song "Conquered by Love," from the hosts of Chickamauga; the never to be forgotten song of a Gordon, and a Howard, aye, the song of hearts the world over who catch the glad acclaim of "kindness, kindness, loving kindness, Oh! how good!"

There are tokens seen of wonderful promise in all the endeavors of our time for the upbuilding of mankind: in the spirit of reformation in the civic and business world; in the marvels of this electric age, in the thoughts and sentiments of this, the golden age of civilization; in the marshaling of the forces of the Kingdom of Light, with its great revelation to mankind of the fatherhood of God and the brotherhood of man, reminding us of Job's words, "There is a spirit in man and the inspiration of the Almighty giveth them understanding."

"What wouldst thou have a good, great man obtain?
Place, titles, salary, a gilded chain?
Or throne of corses which his sword hath slain?
Greatness and goodness are not means, but ends:
Hath he not always treasures, always friends;
The good, great man?—three treasures, *love* and *light*,
And calm thoughts regular as infant's breath;
And three firm friends, more sure than day or night,
Himself, his *Maker*, and the Angel *Death*."

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BLACK AND WHITE.

DEVOTED TO THE INTEREST OF THE INSURER.

J. H. KELLOGG, EDITOR.

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TALKS WITH FIRE INSURERS.

Company Managers and Expert Fire Agents Need Not Read These.

The person and not the thing is insured against loss by fire and this must be borne in mind all the time, and it will help many people out of the dilemma into which they fall when they ask what difference can there be in whose name the policy is written. The companies may have some reason for not making a contract with Mr. Jones, but are perfectly willing to insure Mr. Smith.

* * *

In a certain north-west town, a prominent merchant was recently discussing the subject of insurance methods and remarked to a special agent in that district, that "We unite, and if our retailers do not pay and will not try to, and we find they have that reputation, we will not sell to them. Insurance companies pay exorbitant and fraudulent claims. I will wager there have been a dozen here in the past two years, and yet these men can get *all* the insurance they want. Instead of grabbing and fighting for business why do not the companies unite and refuse these folks *any* insurance, and thus make more money and be able to reduce rates to honest insurers."—*Rambling Notes.*

Because if the insurance companies were to do this, the word "trust" would not be strong enough: they would be called "unmitigated frauds," "highway robbers" and we do not know what else. Merchants may combine and say to whom they will sell goods and to whom they will *not* sell, but insurance companies never.

* * *

Always comply with the requests of inspectors is an extremely valuable rule for all property owners. Even if you cannot see the great good to come from a compliance, be ready to admit that these experts probably know more, much more, about their own business than you possibly can. The destruction of the buildings of the University of Virginia is a case in point. The inspector insisted that the new electric installation at the University was defective. He called attention to the fact but the management thought that they knew better and refused to make the changes suggested. The companies cancelled their policies for this reason, and one fine day the buildings were in ashes and the heavy loss was not borne by the companies. This smart management is now appealing to the public for money to rebuild. It should be given but there should be a condition attached that when paid in the present management should take a walk.

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LOVE AND ARSON.

Love played with matches in her eyes,
A dangerous game, with none to hinder;
As to the pole the needle flies
So in my breast a spark found tinder;
I sought to check the lambent raid,
But soon in ashes spread the prye—
It is a crime for any maid
To set a young man's heart afire.

Straightway I sought the sheriff grim,
A warrant for the culprit Daphne,
I poured my sorrow out to him.
He only laughed and tried to chaff me.
"Young man," quoth he, "I think you're right,
The maiden should be charged with arson;
No judge or jury can requite—
You'd better call upon the parson."

* * *

The distinction between losses by scorching and flame is one which is sometimes hard to determine, but, in general, scorching, by overheating is not considered to come within the contract, while burning by flame is undoubtedly a loss which will have to be paid by the companies, or, at least, in much the greatest number of cases. Damage from a smoking lamp is something for which a claim ought not to be made, since it comes from the carelessness of the people who light lamps and go off and leave them. But of course if by accident a fire is caused by a smoking or rather a burning lamp, there is every reason to believe that the contract obtains. Absolute ignition therefore appears to be necessary to be the basis of a claim.

* * *

The losses by fire in the month of October were abnormally high; caused, no doubt, in part at least, by the severe drought. During such seasons it is plain duty of property owners to take special pains to keep their property from burning, but the real fact is that while we are suffering from hard times these precautions are not taken and hence the large loss. Property owners are quick enough to ask for reduced rates whenever there is the smallest reason for so doing or even without any reason, but are not always ready to reciprocate in taking extra care during exceptionally dry seasons. It is plainly a case of beggar your neighbor with the most of them. They should stop and think and do their full duty at all times.

* * *

The importance of barrels and buckets of water properly distributed about a risk cannot be overstated. Some little time ago, says the *Vindicator*, the representative of a prominent agency company inspected the Hope compress at Aberdeen, Miss., and reported the entire absence of both barrels and buckets, whereupon the company wrote its agent that under the circumstances it would authorize a line not greater than $2,500, but if barrels and buckets were provided, a line of $15,000 would be carried. On October 4, the agent of the company succeeded in having the compress company provide 75 barrels and 125 buckets, whereupon the company wrote $15,000 on the risk. On October 29 a fire occurred for the particulars of which we quote from the agent's letter of notice to the company:

"There were 4,000 bales of cotton on the platform and only 503 were burned. We attribute this splendid result to fine supply of barrels and buckets and abundance of water. The fire started in the cupola and the whole plant was in flames in the next ten minutes."

Here is proof positive of the value of barrels and buckets strong enough for anybody. But for their presence 4,000 bales of cotton worth $160,000 would have burned; as it was, the loss was 503 bales valued at $20,120. These results speak for themselves.

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Talks with Life Insurers.

There is no quicker way to get rich honestly than through the means of insurance on your life. Why don't you try the scheme?

* * *

A man who was hung recently said on the scaffold that he had "never had a chance." No man can truthfully say that as regards the opportunity for life insurance.

* * *

One great advantage life insurance has over almost any thing else grows out of the fact that it reaches its greatest value when other things are made uncertain by death. This is the niche which it fills and fills completely.

* * *

The two Sams—Sam Small and Sam Jones—are both ardent admirers of life insurance in general, and of the Mutual Life of New York in particular. They are both good talkers and this proves that they are good thinkers as well.

* * *

The wife, who from false modesty, does not demand from her husband (of course in a proper way) that he shall carry a reasonable amount of insurance on his life deserves to have to recall the time when this should have been done when it is too late and she will have to repent her folly.

* * *

There are plenty of men in the world who are generous enough with the money they have, but who do not protect their families as they should with life insurance because they do not conceive their duty properly and procrastinate until the day shall have passed when the doctor can recommend them as good risks. Let all such think and act quickly to urge others to do in that they have failed.

The gospel of insurance is one anybody can preach—some better than others. An infant with its toys and prattle is a sermon that an uninsured father should hear and heed.

* * *

Potential manhood: Why not put up some of your labor for use when the tree withers? That is life insurance—a storage battery that will work when the dynamo that gave it power is forever still.—*Jas. T. Phelps.*

* * *

Says Commissioner Fricke: "No man has reason to expect a reserve seat in heaven while his wife and children are left to view the drama of life through a hole in that great mantle of charity we hear so much about and which covers so little of the nakedness of the poor."

* * *

We lately encountered in a religious weekly the following statement: "Praying is expensive business when it is done right." We do not understand what this means, at all, but we know it is liable to be a good deal more expensive to a man's family for him not to insure his life than for him to do so.

* * *

Some claim, and we think properly, that where there is much love there will be some jealousy, but certainly there should be thrift enough to go with affection to provide with certainty for the future by taking out as large a policy of life insurance as can conveniently be carried for those we love.

* * *

If you care for your dependents as you should you will not leave the future a problem to them, and if you feel like making your wife a present that will ease her mind as to the sweet by and by give her as large a policy on your life as you can afford. And don't be small about it, either.

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"Whoever has a good temper will be sure to have a good many other good things" says a writer. Yes, and if he has good sense with it all he will have a good policy on his life.

* * *

Answer to Widow B.: The fact that your husband intended to insure is of value only as a sacred memory. Corporation sorrow would starve a goat. Your need for money is admitted, but the company can pay you nothing, because your husband wasn't in it.—*Jas. T. Phelps.*

* * *

Are you solicited by some persistent agent to take out some life insurance? If so, listen to what he has to say carefully and with the certainty that his proposition will do you no harm. There can be no business so important but that it can safely be laid aside until you provide for your estate and the future of your family.

* * *

We hope that such citizens of Washington, D. C., who are not owners of a life insurance policy will visit the "Four-and-a-Half Street Church" and hear Mr. Talmage preach one of his telling sermons on that subject. When he does he should take up a collection of prefatory applications, at least. Talmage is a great believer in life insurance, and he will not let you forget it.

* * *

It can be safely said of life insurance that it is a savings bank with your income secured even before your outgo is completed, and what more favorable condition could you possibly ask? In saving a principal sum by depositing small installments the way is long and presents many difficulties, but to secure the principal sum in life insurance you have but to pay the premiums as they fall due in quarterly, semi-annual or annual installments and the assurance of the amount is yours from the very first. Never lose sight of this most desirable feature and you are forced to accede to the proposition that you should have your life insured for the benefit of those dependent upon you.

* * *

Hear what Mr. John Wanamaker says about life insurance. He carries more insurance on his life than any other man in this country, and his reasons are good and without a flaw. Here they are.

"It was the influence of one man who thought about it, and I was the man. I simply worked out five conclusions as the result of my own thinking, without any moving cause except my own judgment:

"First.—That at that time I knew I was insurable and I could not be certain of accident or of ill health, and it might be that at some future time I would not be insurable. That was the first step to the building of sixty-two policies.

"Second.—That life insurance was one of the best forms of investment, because from the moment it was made it was good for all it cost and carried with it a guarantee that there was a protection in that investment that I could not get in any other.

"Third.—That life insurance in the long run was a saving fund that not only saved, but took average care of my deposits and took me into partnership in possible profits, that not infrequently returned principal and interest and profit.

"Fourth.—That life insurance, regarded from the standpoint of quick determination, was more profitable than any other investment I could make.

"Fifth.—That it enabled a man to give away all he wished during his life time and still make such an estate as he cared to leave."

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Talks with Accident Insurers.

Whymper, the famous English mountain climber, after surmounting unharmed the most difficult cliffs, fell the other day, while mounting the steps of a platform to give a lecture—fell and broke his collar-bone!

* * *

The Massachusetts Accident Association—from where?—has been admitted into Connecticut. These concerns spring up so fast and furious that a fellow must sit up all night to keep track of them.

* * *

Perhaps you don't consider it worth much of your time to look into electrical matters, not even a little bit. It would pay you especially if you carry no accident insurance. The perilous power is all around you at all times. Better look it up, or it may do that service for you.

* * *

Says Singly to his girl: "Will you marry me? I would die for you." Says she: "Under a trolley?" Says Singly: "Yes anywhere, anyhow." Says she: "Well, prove it. Take out a $25,000 accident policy on your life in my favor." Says Singly: "I will." And he did. When he handed it to her she immediately proposed a trolley excursion. That woman was a financier.

* * *

The death by accident of A. E. Choate, general agent of the Massachusetts Benefit Life Association, at Atlanta on the 20th ultimo, was one of those unfortunate circumstances which may happen to any one under similar surroundings. Mr. Choate was crossing the railroad tracks and was not seen by the watchman for the reason that a fire the night before had burned a building and the electric plant at this point. When first seen the watchman yelled for him to stop, but, as is usual under all such cases, this only confused Mr. Choate and he rushed forward only to be struck by an exposition train which caused a concussion of the brain from which he never rallied. The train crew knew nothing of the accident and the train did not stop.

There can hardly be said to be any one to blame except the dead man, as crossing a series of railway tracks after dark without extreme caution is a most dangerous experiment.

* * *

Two accidents happened in Chicago on the 11th of November to which we wish to call your attention. The first was the injury inflicted on C. H. Fitzpatrick, the owner of a large foundry on the west side. While riding on the rear platform of an Ogden avenue trailer, he was struck by a wagon tongue in the pit of the stomach and the wound is pronounced fatal by his attending physician. The accident occurred at the corner of Madison and Jefferson streets, just as the Madison street grip cars were rounding the curve going north. A heavy dray turned the corner just as the car did and there was hardly room in which to turn and a sudden lurch of the dray tongue struck Mr. Fitzpatrick, knocking him down.

The second was the murder of William Schæfer, a carpenter of 65 years of age, who was thrown downstairs at 5103 State street. A lot of men were drinking and quarrelling in the building in which Schæfer lived and he simply entreated them to be quiet. Not satisfied with striking him the ruffians threw him downstairs. He struck on his head, his neck was broken and he expired instantly. Neither of the injured carried any accident insurance.

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If you are not engaged in a hazardous occupation, and are not liable to any of the following accidents, we believe there is no occasion for your purchasing an accident policy. If it is possible for you to be injured by any of these, the investment will prove a good one: Being thrown from a horse, a carriage, or a bicycle; falling down stairs, or into a street trap; slipping on icy steps or sidewalks; getting drowned while boating or bathing; having public buildings or hotels collapse upon you, or being burned up in them; being trampled upon in a theatre or church fire or panic; becoming the innocent victim of train wreckers, or of a steamboat boiler explosion; being on a horse or cable car smashed by a train, or getting unbraked and running away; having a grand stand cave in and kill you; being bitten by stray dogs or gored by unruly cattle; being blown up by a bursting election cannon; falling with broken elevator or down an elevator well; or a few hundred other things which we have not space to enumerate, If you need the protection of an accident policy, the Ætna Life issues the best.—*The Ætna.*

* * *

One day last week Farmer George Gale of the Ceres district took his family to the Free Methodist camp-meeting up in Allegany County, N. Y., just over the border. Mary Morse, who works for the Gales, remained at home to look after the house. Toward evening, as Farmer Gale and his son John were hooking up their horses on the camp ground preparatory to starting for home, one of the horses kicked John in the stomach. The kick was so positive that it was for some time thought that John would die and the camp-meeting was well-nigh thrown into a panic. But he was at last sufficiently restored to be out of danger and he was taken home.

It was after dark when the family reached the farm. There was no light about the house. Mary Morse was nowhere to be seen. Farmer Gale walked out to the cowyard, where he found the missing girl lying on the ground by the bars, moaning and writhing in pain. He picked her up and carried her into the house. Her leg was broken below the knee. She had driven the cows in from the pasture, she said; had turned them into the yard and was putting up the bars when one of the cows kicked her. She was thrown over the bars by the force of the kick and her leg was broken.

Farmer Gale sent his boy who hadn't been kicked by the horse on horseback for a doctor, and went out to the barn to care for his other horse for the night. As he was bedding it down the same horse that had kicked young John Gale at the camp ground kicked Farmer Gale. The hoof struck the farmer on the hip, knocking him against the side of the barn. Farmer Gale got out of the barn as quick as he could. Although he had escaped with no bones broken, he had to call for aid before he could get to the house.

He had hardly been housed and Mrs. Gale and the rest of them were still excitedly discussing the untoward events of the day, when Miss Jennie Gale, the 15-year-old daughter of the family, knocked a kerosene lamp off the table in the sitting-room. Although the lamp did not break and the girl caught it up and had it back on the table before any harm was done, the episode so worked on Mrs. Gale's already overstrained nerves, that she fell in a faint. She was in the faint when the doctor came and continued in it for a long time. At last accounts all these unfortunates were doing well as could be expected, and Farmer Gale had sold his kicking horse.

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LEGAL DECISIONS.

Fire Insurance. — Condition Limiting Action. In the case of the Home Insurance Company *v.* Fallon it was *Held*, that where an insurance company, either before suit brought or by answer in the action, denies that the policy was in force when the loss occurred, it cannot avail itself of a provision in the policy that no action shall be brought until 60 days after receipt of proofs of loss and adjustment.—Nebraska Supreme Court.

Fire Insurance.—Limitation of Time of Action—Vacancy. In the case of the Dwelling House Insurance Company *v.* Osborn it was *Held*, that where a loss occurred on September 15th, 1889, and there is a clause in the policy limiting the time to six months in which to bring action, that a suit begun on the 15th of March, 1890, is not debarred because the day on which the act is done does not count. Also *Held*, that where a house built for dwelling purposes is used by the owner thereof for cooking and general work in connection with an adjacent house where said owner and his family lodge and eat, such house so used for cooking and general purposes is not "vacant or unoccupied," within the meaning of a clause in a policy which provides that said policy shall become void if the house becomes "vacant or unoccupied."

Fire Insurance. — Common Carrier — Subrogation. In the case of the Houston Direct-Navigation Company *v.* the Insurance Company of North America it was *Held*, that a provision in the charter of a carrier by water, created by and operating entirely within the State, that it shall be liable in any case for loss of freight by fire, does not conflict with the U. S. Statute, exempting every owner of a vessel from liability for loss by fire of freight on board the vessel unless the fire is caused by design or neglect of such owner.

A provision in a charter of a corporation created by the State that it shall be subject in the transportation of freight to the laws applicable to common carriers means the laws of the State governing common carriers.

A company on payment of insurance on property destroyed by fire while in transit, is subrogated to the rights of the owner of the property against the carrier for the loss.—Texas Court of Appeals.

Fire Insurance.—Use of Gasoline. In the case of Train *v.* the National Fire Insurance Company it was *Held*, that although a condition in the policy issued to a silver-plating company on its tools and machinery in its factory stated that "this entire policy, unless otherwise provided by agreement endorsed hereon or added hereto, shall be void if (any usage or custom of trade or manufacture to the contrary, notwithstanding) there be kept, used or allowed on the above described premises * * * gasoline, still this does not preclude the use of gasoline in the company's business, it being so used at the date of the policy and such use being necessary, and only such amount being brought into the factory at any one time as is used in a single

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day." The necessity of the use of gasoline in insured's business may be shown by evidence outside of the policy. Such necessity need not be an absolute one, but it is enough that gasoline is ordinarily used in silver-plating to attain the result for which it is used. — Pennsylvania Supreme Court.

Fire Insurance.—Agency—Misrepresentations. In the case of Fromberz *v.* the Yankton Fire Insurance Company it appeared that H. & Co., insurance agents in Chicago, but not agents of the defendant company, solicited plaintiff, through S., an employé, to take insurance with them. The amount, and how it should be distributed over fixtures, stock, etc., was agreed upon, and a memorandum made by S. H. & Co. declined to accept any risk in the block in which plaintiff was located. S. then offered plaintiff certain policies, which he refused, because "mutual." Plaintiff then gave S. a written order or request for other insurance, which he agreed to accept and pay for, if satisfactory to him. S. then turned the memorandum and the request over to C., G. & Co., who did not represent or have any relations with the defendant company, but who styled themselves "brokers." They undertook to get the insurance wanted, and sent a written statement or application to the defendant company, upon which, without other knowledge or information as to the risk, the policy was issued. *Held*, that C., G. & Co. were the agents of plaintiff, and not of the company.

It also appeared that the statement or application thus forwarded, upon which only the risk was accepted and the policy issued, contained representations that the building in which the insured was located was "fully equipped with sprinklers," and that "all companies represented in Chicago have full lines on building or some tenant," when, in fact, the building never was, then or subsequently, equipped with sprinklers, and risks upon or in said building were practically uninsurable by companies doing business in Chicago. *Held*, that such misrepresentations affected not only the building itself, but the "condition" of the property insured in it, and, being shown to be material, under the terms of the policy, avoided defendant's liability in its policy.—South Dakota Supreme Court.

Fire Insurance.—Re- and Co-Insurance. In the case of the Imperial Insurance Company *v.* the Home Insurance Company it appeared that the H. Ins. Co. applied to the L. Ins. Co. and the R. Ins. Co. for reinsurance of a part of its risk upon cotton. Thereupon policies were issued to it by the L. and R. companies reinsuring part of its risk on the property, described by a slip, pasted on the policies as "cotton in bales their own or held by them in trust or on commission;" such slip also containing an agreement that the company should be liable only for such proportion of the loss as the sum insured bears to the cash value of the whole property insured. Another slip was also attached to the policies, providing that they should be subject to the same risks, conditions, valuations, indorsements, assignments, and mode of settlement as were or should be assumed or adopted by the H. Ins. Co., and the loss, if any, should be payable pro rata at the same time and in the same manner as by that company. The policies of reinsurance ran for a year, and many of the policies issued by the H. Co. were subsequent to the reinsurance, as was contemplated at the time. Part of such policies contained the co-insurance clause, and part

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did not. *Held*, that the limitation contained in the first-mentioned slip had no application to reinsurance; that, by the provision in the second slip that the policies of reinsurance should be subject to the same risks, etc., as were assumed by H. Co., the reinsuring companies agreed to be bound by any contract it might make, and that such reinsuring companies were responsible for the loss suffered by the H. Co. on its policies without the co-insurance clause, as well as those containing it.—United States Court of Appeals.

Fire Insurance.—Inventory Appraisement—Time of Action. In the case of Boyle *v.* the Hamburg-Bremen Fire Insurance Company in a suit brought on a policy on a stock of goods it was shown that the windows of the plaintiff's store were broken by a fire across the street and the loss claimed was a percentage of depreciation caused by smoke and water: that the proofs furnished of the loss which contained an inventory of the goods and their value set forth "a lot of goods in show window, a lot in small show case and a lot of shirt bosoms, handkerchiefs, fly netting, etc.," and at the end of the inventory plaintiffs stated their claim to be "33⅓ per cent on dry goods and underwear, etc., 25 per cent on furniture and fixtures, 15 per cent on boots, shoes and rubbers, 15 per cent on groceries, spices, etc." giving the amount of the inventory of, and the amount of loss claimed on each class of goods, together with the total loss claimed. *Held*, that the proofs substantially complied with a stipulation in the policy requiring the insured to make a complete inventory "stating the quantity and cost of each article and the amount claimed thereon," and that a substantial compliance is sufficient. It was also *Held*, in the same case that where the company after being furnished with proofs of loss made no effort to agree with the insured on the amount of loss, but demanded appraisers, the insured might commence an action on the policy without such appraisement or arbitration.—Pennsylvania Sup. Court.

Life Insurance.—False Statements of Applicant. In the case of the Mutual Life Insurance Company *v.* Simpson it was *Held*, that a false answer by an applicant for insurance to a question, constituting a warranty, as to whether he ever had any of certain enumerated diseases and ailments will constitute a breach of the contract, though such disease or ailment is not material to the risk, unless the same was not inherent but temporary, and due to extraordinary and exceptional outside causes, such as excessive work or heat.—Texas Supreme Court.

Life Insurance.—Breach of Condition—Physician's Testimony. In the case of Proppe *v.* the Metropolitan Life Insurance Company it was shown that the defense was breach of condition in falsely representing that insured had never suffered from certain diseases. The physician's certificate in the proofs of death stated that deceased was afflicted with heart disease, and had been ill for about one year when the physician was called to attend him. *Held*, that the inference from such statements was that insured died of heart disease, and that he had been afflicted with it for a year before his death.

Where the beneficiary in a life policy submits the certificate of the attending physician, with proofs of death, she cannot afterwards, in an action on the policy, object that the physician's statements are privileged, and therefore did not bind her.—U. S. Circuit Court.

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MISCELLANY.

"THE LOYAL LEGIONIER."

Ho! soldiers, sailors, and marines, I sing a jolly blade,
Who nobly fit into the war and never was dismayed,
Who never was dismayed, brave boys, nor walked off on his ear,
A gallant Union saver was the Loyal Legionier.

CHORUS.

The loyal-loyal-loyal-loyal-loyal Legionier,
The loyal-loyal-loyal-loyal-loyal Legionier,
He takes a drink—when he is asked—
Of whisky, wine, or beer,
A gay and festive "soger" is the Loyal Legionier.

When this cruel war was over he laid down his canteen;
And soon upon Fifth avenue was daily to be seen,
Arrayed in Devlin's stunning suits, he gayly did appear,
And "mashed" the girls both left and right, this Loyal Legionier.

Chorus—

He drives a dog cart in the park, he borrows from a friend,
Though always on the borrow, he nothing has to lend;
And when the ladies see him pass, they cry out, "What a dear!"
Quite fond of admiration is the Loyal Legionier.

Chorus—

He is deep in Fred De Barry's books, and Park & Tilford's, too,
He eats soft clams at Parker's ranche, at Dorlon's takes a stew;
His cheeks are in the Gilsey till, his notes are far and near,
He pays like Ancient Pistol, does the Loyal Legionier.

Chorus—

So piously he goes to church, and always enters late,
He slides in after the deacon has passed around the plate;
A pilgrim at the Brunswick shrine, he seeks the cafe rear,
To "find a man" to worship with the Loyal Legionier.

Chorus—

He takes a flyer in the street, and when he wins he pays.
If he happens to be short, he'll "settle one of these days."
Should brokers for more margin call, he scorns the cry to hear,
He's one of the boys who fears no noise, this Loyal Legionier.

Chorus—

When all his plants have run to seed, and cheek is found no go,
He seeks a situation with great Barnum's moral show;
Or deep in Colorado's mines he ends his bright career,
Then all at last with him is *ore*, the Loyal Legionier.

Chorus—

We do not speak in disparaging tones when we say that a woman who wears bloomers has loose habits.

Bobbie: "Say, fellers, let us holler 'Rats!' as that woman passes."

Freddie: "What's the use? Don't you see she has bloomers on?"

THE FRANK ANSWER INSPIRED WRATH.—Board School Teacher: "Which letter is the next one to the letter H?"

Boy: "Dunno, ma'am."

Teacher: "What have I on both sides of my nose?"

Boy: "Freckles, ma'am."

HIS DEEP-SEATED TROUBLE.—"Doctor, kin yes prescribe fer a sick feller fer nothin'?"

"What's the matter with you?"

"Indigestion."

"Overeating?"

"Naw, nothin' in me stumick to digest!"

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SAME OLD FIB.—It was Ananias who told a girl that he never loved another girl, and his descendants have kept it up ever since.

Ruby: "Does Miss Gusher get her beautiful complexion from her mother or father?"

Garnet: "Her father, I believe, he keeps a paint store."

Squander, and friends flock 'round you,
They leave when your money's gone;
Drink, and the world drinks with you,
See snakes, and you see 'em alone.

The evidence of Holmes' guilt is becoming so conclusive that the appearance of an insanity expert defining his crimes as the result of a new kind of dementia may be expected at any moment.

"Look here, sport, couldn't you spare a nick or a dime to a boy that needs a drink?"

"How do you know I'm a sport?" asked the man who had been addressed by the "toucher."

"Aw, I can tell when a man's all right. You're a good feller, same as I was once. Many's the good boy that I've blowed off to a drink when he needed it. Of course, when a man's got a little dough a nick more or less cuts no particular patterns with him. If you can spare the price you'll come purt' near savin' my life, I'll tell you that."

"Look here! Suppose I give you 10 cents for a drink, how do I know you won't go and blow the money for something to eat?"

The "toucher" was a little startled by this question and smiled in a sickly way.

"I ain't never been accused of blowin' stuff for meals as long as I could buy booze," he replied.

"That may be, but there are some of you fellows who go around claiming to be ex-sports and tellin' how you need a little of the old stuff, and then when you get money you go and buy a bed or a meal with it. Almost any one is ready to buy a drink for a man who needs it, but he don't want to be conned out of his money."

"You can go with me and see me drink it if you don't believe me. You can buy it yourself."

"No, I think I can trust you. Here's a dime. Now go and take a big one."

"Two big ones, sport. I don't go against any of these robbin' 10-cent joints."

He moved off with a hop, skip and jump movement, which indicated that he actually meant to keep his word.

JUST THE MAN.—Manager: "Yes, we advertised for a night watchman."

Applicant: "Then I'm just the one for the place. The slightest noise will wake me up."

HE DIDN'T READ NOFFELS.—A lady asked Rabbi Schindler of Boston the other day if Jonah was really swallowed by a whale. His answer, given with a pleasant little accent, was as follows: "I don't know anything about Chonah and I don't know anything about the whale; it's all the same as Drilby—it's a noffel!"

SUPERFLUOUS.—"No, sir," said the gentleman from Kentucky; "out our way, sir, we never tell a man what to do for a bad cold."

"Is that so?"

"Certainly. If a gentleman in Kentucky, sir, has a cold and doesn't know what to do for it, sir, it shows at once that he is an alien and not entitled to our neighborly offices, sir."

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THE OLD-FASHIONED FIREPLACE.

How dear to my heart are the days of my childhood,
When there were no cold gas stoves to raise a man's ire;
When the hickory backlog, brought in from the wildwood,
Gave out the bright heat of the old-fashioned fire!

How it crackled and sparkled and fluttered and brightened!
How nice it all seems when it's put into rhyme!
Yet, to tell the plain truth to our youth unenlightened,
You couldn't warm more than one side at a time.

Ah, the old-fashioned fireplace, the roaring old fireplace!
How brightly it glowed with its sparkle and shine!
How it warmed up your shins to point of real torture,
While the cold winter breezes played tag on your spine!

BABY SEED-SONG.

Little brown seed, O little brown brother,
Are you awake in the dark?
Here we lie cozily, close to each other,
Hark to the song of the lark!
"Waken!" the lark says, "waken and dress you,
Put on your green coats and gay
Blue sky will smile on you—sunshine caress you—
Waken! 'tis morning, 'tis May!"

Little brown seed, O little brown brother,
What kind of flower will you be?
I'll be a poppy, all white like my mother;
Do be a poppy like me!
What? You're a sunflower—how I shall miss you
When you're grown golden and high—
But I shall send all the bees up to kiss you,
Little brown brother—good-by!

There's a bicycle girl in Weehawken
That has set all the neighbors to tawken;
This feminine biped
Wears bloomers bright striped,
And red is the shade of her stawken.

A DIFFERENCE.—She: "I understand you don't like music? Does my playing annoy you?"

He: "Not at all. Your playing is all right. It is music I have no ear for."

NOT ENOUGH SUNLIGHT.—First Crook: "Jimmy Wrench is looking mighty pale."

Second Crook: "What's the matter with him?"

First Crook: "Shadowed too much."

HE WOULDN'T PAY.—A young man was standing beside some luggage waiting for a train when a porter came up to him and said:

"Sir, that luggage is over weight."

"Who says it is?" asked the man, who stammered badly.

"Well, I think it is," answered the porter, "but we will weigh it."

During the conversation a crowd had collected round them and another porter came up and asked what was the matter. The man stammered out:

"F—irst he says. it is over weight; then he—says he th—inks it is over weight and th—en he says he will weigh it."

The porters then took hold of the luggage and carried it to the office and weighed it.

"It is over weight and you have got a dollar and a half to pay," said porter No. 1.

"Sh—an't pay it," the man said.

"Well, if you won't pay it we shall fetch the stationmaster," said the porter.

"Fetch wh—o you like; sh—an't pay it," again stammered the man.

The stationmaster was duly fetched and on arriving asked what the bother was about, when the man again said:

"F—irst he says it is over weight and then he weighs it and says it is over weight and I have a dollar and a half to pay. Sh—an't pay."

"Well," said the stationmaster, in a rage, "why won't you pay it."

"Because it is not my luggage," answered the man and walked off.

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Eugene Field has given the public some kind of a notion of how the world wags on the North Shore just above Chicago. In the description several well-known insurance men of this city figure extensively. Here it is:

Everybody, or pretty nearly everybody, along the shore between Lake View and Glencoe seems to be possessed all of a sudden with an ambition to speak the French language, and having this end in view numberless "classes" have been organized and countless professors engaged. At Buena Park the epidemic is particularly malignant. It is positively unsafe to visit that suburb unless you are a fluent French conversationist or can afford to hire a courier to accompany you. At the depot of the Milwaukee & St. Paul chemin de fer and at the intersection of Graceland and Evanston avenues there have been bureaus established where the visitor can hire couriers who will pilot strangers about and show them where is la maison de M. le Col. Bob Waller and l' édifice de Fred James and le palais de M. Ziese, etc., etc. The names of the high ways and byways throughout Buena Park have been changed, so sweeping and so severe has been this epidemic in its exations. We find no record of them in the city directory, yet for all that one cannot find his way around Buena Park until he has learned the roster of thoroughfare from the Boulevard de Sheridan to the Rue de la Terre de Grace.

A good many people up that way were French scholars before this epedemic came along. M. Jean Hiltman, M. Jacques Waller, M. Guillaume Clow and M. Henri Knott spoke French fluently as far back as a year ago. M. Frédéric James caught the fever soon after the French consul moved to Buena Park and rented a house that wasn't insured, and about the same time M. Treese Smith was bitten of the same mania. The last to hold out was M. le Baron Edouard Winslow, and he doubtless would have yielded sooner but for a mistaken sense of duty he fancied he owed the king of Sweden.

The epidemic has not been without happy results. The other evening while M. le Maj. Bryson was out for a walk avec les petits chiens, two masked men confronted him at the corner of l'Avenue d'Evanston and l'Avenue de Buena and gruffly bade him throw up his hands. M. le Major, vastly astounded, made answer: "Que voulez vous? Je n'ai pas comprendre; parlez vouz Francais?" This threw the highwaymen off their guard; they drew their "manuels de conversation pour le voyageur" from their pockets and consulted them industriously. While they were thus engaged M. le Major made his escape.

When M. le Maj. Bryson told les garcons ("the boys") about this experience going down on the train to the city next morning, they agreed that he had had "un 'echapper tres belle," which is the Buena Park equivalent for "a very narrow escape."

A POEM IN LATIN.

Boyibus kissibuss
Sweet girlorum;
Girlibus likibuss,
Wanti somorum.

THE THREADBARE APOLOGY.—"The officer arrested you for being drunk," said the Judge severely; "very drunk indeed."

"Yes, your Honor," replied the culprit; "but there were extenuating circumstances."

"What were they?"

"Why, your Honor, you see, I was under the influence of liquor at the time."

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JUST LIKE A WOMAN.

SHE HAD TO DIE TO PROVE THAT SHE WAS RIGHT.

"When a woman makes her mind up to anything, they ain't no way of preventin' her from reachin' the end she aims at."

"'Thouten she dies, of course," remarked the grocer.

"It does look to me," said the man with the ginger beard to the rash interrupter, "like you have the most natural gift of tellin' what you don't know every time you open your mouth of any man I ever knowed. I will admit," continued the man with the ginger beard, as the grocer assumed a humbled expression, "that you are all right in the grocery business. Fact is, a man would have to be pretty smooth to make a livin' out of the kind o' stock you keep. Now, the time you explained the hair bein' in the butter because the butter wasn't strong enough to hold itself together without it was plum good. Howsomever it looks like rain an' I can't waste no more time on you. Now, this here woman——"

"Which woman?"

"This here woman I was thinkin' of when I spoke was just like all the rest of 'em; when her mind was sot it was sot. Pore thing, she had to die to git her own way, but she got it."

"Love affair?" asked the man from Potato Creek, who had a romantic streak in his mental composition.

"Love affair nothin'. She was marrit to her third husband. They hadn't been marrit more'n a week, I guess, before the old man begins twitting her 'cause she was so thin an' wond'ring why the Lord couldn't a-seen fit to make her weigh as much as his first wife. 'How much did the angel weigh?' she asked him, kinder sarcastic-like one day, when they had been jawin' a little more than common.

"'Just exactly 155 pounds,' says he.

"'Well,' says she. 'I'm going to git to that weight if it takes 100 years.'

"Howsomever, 'stead of gettin' any fatter, she gits thinner and thinner right along, till she ups and dies. 'Well,' says the old man, 'seems like she didn't git to that there weight she started for, after all. I guess she weighed nearer 55 than 155.' But that's all he knowed about it. About two years after they was a boom in real estate and the old graveyard turnin' out to be pretty good town lots the folks had to move this here woman among the rest. When they come to dig her up she was patrified."

"Petrified, I suppose you mean," said the schoolteacher.

"Anyhow, I mean she had turned to rock. An' just fer curiosity they weighed her. Funny thing, too. She come exactly to that there 155 pounds she alles said she'd git, and they won't never make me believe that she didn't know what she was doin' all the time."

HIS INVESTMENT.—"Mister," said the man with the suspicious side glance, "can you tell me where the nearest trolley railroad is?"

"Certainly," was the reply.

"For $1.50 I ought to be able to ride about three dozen times, oughtn't I?"

"Yes."

"Well, I guess that'll do. Something is bound to happen within that space of time."

"What do you mean?"

"You look like a kind-hearted man and I'll take you into my confidence. All I've got is an accident insurance policy and this $1.50. My one chance is to cash that policy and, as there hasn't been a smash-up of any kind for several days, I feel purty sure that I'm due to draw a dividend."

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Tables of Standing of Insurance Companies.

The tables given contain the names of the companies, location, the year in which they began business, capital, assets, liabilities and surplus as to policy-holders. As this magazine is printed in the interest of the policy-holders it was not considered necessary to give what is called the net surplus, but if any one is interested in that he can easily obtain it by subtracting the capital given from the surplus as to policy-holders. It will be noticed that a few of the companies have their capital impaired. The amount of the impairment is easily obtained by comparing the surplus as to policy-holders with the capital. If this surplus is not equal to the capital an impairment is evident and the amount of such impairment is the difference between the two. We have striven to give those having lines of insurance to place the cash assets of the companies, and have eliminated "stock notes" and the like from the amounts. We have taken the figures from the sworn statements of the companies, and shall prefer always to correct figures in accordance with the rulings of the different insurance departments.

In the case of the mutual fire companies we give simply cash assets and then the net amount of premium notes beyond. Of course we have not given all the farmers' mutuals in the different states, but have endeavored to put in those companies that are striving for general business.

Companies Ceased Doing Business Since January 1, 1895.

COMPANIES	REINSURED IN
Council Bluffs	Failed.
First National, Worcester	National, Hartford.
Home, Salt Lake City	Liverpool & London & Globe.
Indemnity, Davenport, Ia.	Failed.
Merchants' and Manufacturers', Clinton, Ia.	
New York Bowery, New York	Palatine, Manchester.
Northwest Fire and Marine, Portland, Oregon	Firemans Fund, San Francisco.
Rutland, Rutland, Vt.	Failed.
Sun, San Francisco, Cal.	Fireman's Fund.
Farmers and Mechanics, Alexandria, Va.	Failed.

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ALABAMA.

JOHN PURIFOY, Auditor, Montgomery.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Capital City	Montgomery	1871	$149,400	$387,522	$173,030	$214,492
Commercial	Montgomery	1876	100,000	187,897	84,334	103,563
Factors and Traders	Mobile	1870	150,000	182,689	4,889	177,800
Planters' and Merchants'	Mobile	1866	100,000	125,494	24,554	100,957
Stonewall	Mobile	1866	150,000	209,798	12,477	197,321

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American of Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Commercial Union, London.
Continental, New York.
Fire Association, Philadelphia.
Georgia Home, Columbus, Ga.
German American, New York.
Germania, of New York.
Girard, Philadelphia.
Glens Falls, Glens Falls, N. Y.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Hibernia, New Orleans.
Home, of New York.
Imperial, London.
Insurance Co. of N. A., Philadelphia.
Knoxville, Knoxville.
Lancashire, Manchester.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
Macon, Macon.
Manchester, Manchester, Eng.
Mechanics' and Trad'rs', New Orleans.
Merchants', New York.
Merchants', Newark.
Mutual, of New York.
National, Hartford.
North British and Mercantile, London.
Niagara, New York.
Northern, Aberdeen.
Norwich Union, Norwich.
Orient, Hartford.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Pelican, New Orleans.
Providence Washington, Providence.
Queen, New York.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Southern, New Orleans.
Springfield, Springfield, Mass
Sun, London.
Sun Mutual, New Orleans.
St. Paul, St. Paul, Minn.
Westchester, New York.
Western Assurance Co., Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Commercial Alliance, New York.
Equitable, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual, New York.
Mutual, Louisville.
Mutual Benefit, Newark.
New England Mutual, Boston.
New York, New York.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, New York.
American Surety Company, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
London Guarantee.
Lloyds Plate Glass, New York.
Metropolitan Plate Glass, New York.

ARKANSAS.

C. B. MILLS, Auditor, Little Rock.

FIRE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Arkansas	Little Rock	1887	$ 59,950	$ 81,675	$ 15,144	$ 66,531

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, of Philadelphia.
American Central, St. Louis.
American, New York.
Atlanta Home, Atlanta.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Columbian, Louisville.
Commercial Union, London.
Crescent, New Orleans.
Continental, New York.
Connecticut, Hartford.
Fire Association, Philadelphia
German, of Freeport, Ill.
German American, New York.
Germania, New Orleans.
Glens Falls, Glens Falls.
Greenwich, New York.
Hanover, New York.
Hartford, Hartford.
Home, of New York.
Imperial, London.
Insurance Co. of N. A., Philadelphia.
Liverpool and London and Globe, Liverpool.
Lancashire, Manchester.
Manchester, Manchester, Eng.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
National, Hartford.
New Orleans Assn., New Orleans.
Niagara, New York.
Orient, Hartford.
Palatine, Manchester, Eng
Phenix, Brooklyn.
Phœnix, London.
Phœnix, Hartford.
Pennsylvania Philadelphia.
Royal, Liverpool.
Southern, New Orleans.
Springfield, Springfield, Mass.
St. Paul, St. Paul, Minn.
Sun Mutual, New Orleans.
Teutonia, New Orleans.
Underwriters Agency, New York.
Western Assurance Co., Toronto.

MISCELLANEOUS COMPANY.

London Guarantee.
New York Plate Glass.

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CALIFORNIA.

M. R. HIGGINS, Insurance Commissioner, San Francisco.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fireman's Fund .....San Francisco	1863	$1,000,000	$3,240,861	$1,394,593	$1,846,268
T. S. Chard, Gen. West'n Agt., Chicago.					
Home Mutual .....San Francisco	1864	300,000	897,553	279,657	617,896

LIFE COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
*Pacific Mutual.....San Francisco	1868	$100,000	$2,678,158	$2,317,032	$220,826

*This company does also an accident business.

SURETY COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Pacific Surety Company.....	1885	$100,000	$154,388	$22,534	$131,854

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Allemania, Pittsburgh.
Alliance. London.
American, of Newark.
American, of Boston.
American Central, St. Louis.
American, of Philadelphia.
American, of New York.
Atlas, London.
Baloise, Basle, Switz.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', of New York.
City of London, London.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Economic, London.
Farragut, New York.
Fire Association, of Philadelphia.
Firemen's, of Baltimore.
Firemen's, of Newark.
Franklin, Philadelphia.
General, London.
German American, New York.
German, Pittsburgh.
Germania, of New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hamburg-Magdeburg, Hamburg.
Hanover, New York.
Hartford, Hartford.
Helvetia Swiss, St. Gall, Switzerland.
Home, of New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Magdeburg, Magdeburg.
Manchester, Manchester, Eng.
Merchants', Newark.
Merchants', Providence.
Milwaukee Mechanics', Milwaukee.
Mutual, of New York.
National, Dublin.
National, of New York.
National, of Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
New Zealand, Auckland.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
North German, Hamburg.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin.
Queen, New York.
Rochester, German, Rochester, N. Y.
Royal, Liverpool.
Royal Exchange, London.
Scania, Malmo, Sweden.
Scottish Union & National, Edinburgh.
Security, New Haven.
South British F. & M., Auckland
Southern, New Orleans.
Springfield, Springfield, Mass
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Straits, Singapore, India.
Sun, London.
Sun Mutual, New Orleans.
Svea, Gothenburg, Sweden.
Teutonia, New Orleans.
Traders', Chicago.
Transatlantic, Hamburg.
Union, London.
Union, Philadelphia.
United Firemen's, Philadelphia.
United States, New York.
United States Lloyds, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

MARINE COMPANIES.

Alliance, London.
Baloise, Basle, Switzerland.
Boston, Boston.
British and Foreign, Liverpool.
Canton, Hong Kong.
China Traders, Hong Kong.
Commercial Union, London.
Federal, Zurich, Switzerland.
Foncière, Paris.
Frankfort Marine, Frankfort.
Helvetia General, St. Gall, Switzerl'd.
Indemnity Mutual, London.
Ins. Co. of North America, Philadel'a.
International, Liverpool.
London, London.
London & Provincial, London.
Magdeburg General, Magdeburg.
Mannheim, Mannheim, Ger.
Man On, Hong Kong.
Marine, London.
Maritime, Liverpool.
National, London.
New Zealand, Auckland.
North China, Shanghai.
On Tai, Hong Kong.
Providence-Washington, Providence.
Reliance, Liverpool.
Sea, Liverpool.
South British, Auckland.
Standard, Liverpool
St. Paul, St. Paul.
Switzerland Zurich.
Thames and Mersey, Liverpool.
Transatlantic, Berlin.
Union, Christchurch, N Z.

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CALIFORNIA.—CONTINUED.

Other Companies Authorized to do Business:

Union Insurance Society, Hong Kong.
Union, Liverpool.
Universal, London.
Yangtsze, Shanghai.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts Mutual, Springfield.
Mutual Benefit, Newark.
Mutual, New York.
Mutual Reserve Fund, New York.
National, Montpelier, Vt.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Travelers' Hartford.
Union Central, Cincinnati.
Union Mutual, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee and Accident.
Metropolitan Plate Glass, New York
New York Plate Glass, New York.
Pacific Surety, San Francisco.
Travelers', Hartford.
Cal. Title Ins. and Trust Co. San Francisco.

COLORADO.

G. W. WALPOLE, Superintendent of Insurance, Denver.

Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Connecticut.
Agricultural, New York.
Allemania, Pittsburgh.
American, Newark.
American, New York.
American, Boston.
American, of Philadelphia.
American Central, St. Louis.
Armenia, Pittsburgh.
Atlas Assurance, London.
British America, Toronto.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Citizens', St. Louis.
City of London, London.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Detroit, Detroit.
Eagle, New York.
Equitable, Providence.
Farmers' and Merchants, Denver.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co., County of Pa., Philadel'a.
Firemen's Newark.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria.
German American, New York.
Germania, of New York.
Girard, Philadelphia.
Glens Falls, Glens Fall's.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Helvetia Swiss, Switzerland.
Home, of New York.
Home Mutual, San Francisco.
Imperial, London.
Ins. Co. County of Pa., Philadelphia.
Insurance Co. of N. A., Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London Assurance Cor., London
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark, N. J.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
National Assurance, Ireland.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
Northwestern National, Milwaukee.
Northern Assurance, London.
North American, Boston.
North British and Mercantile, London.
Norwich Union, Norwich.
Oregon, Portland.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian-National, Prussia.
Queen, New York.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
South British, Auckland, N. Z.
Springfield, Springfield, Mass.
State, Des Moines, Ia.
St. Paul, St. Paul, Minn.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis Minn.
Svea, Sweden.
Traders', Chicago.
Union, San Francisco.
Union, Philadelphia.
Union, New Zealand.
United States, New York.
Western Assurance, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, of New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Mass. Mutual, Springfield.
Mutual, New York.
Mutual Benefit, Newark, N. J.
National Life, Montpelier, Vt.
New York, New York.
Northwestern Mutual, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
Travelers', Hartford.
Union Mutual, Portland.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety Company, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee and Accident.
Metropolitan Plate Glass, New York
New York Plate Glass.
Pacific Mutual Life, San Francisco.
Standard, Detroit.
Travelers', Hartford.

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CONNECTICUT.

FREDERICK A. BETTS, Insurance Commissioner, Hartford.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Ætna	Hartford	1819	$4,000,000	$10,847,816	$3,649,969	$7,197,847
Connecticut	"	1850	1,000,000	2,972,632	1,528,223	1,444,409
Abram Williams, Gen. West'n Agt., Chicago.						
Hartford	Hartford	1810	1,250,000	8,645,735	4,895,389	3,750,346
G. F. Bissell, Gen. West'n Agt., Chicago.						
National	Hartford	1871	1,000,000	3,597,530	2,074,969	1,522,561
Fred. S. James, Gen. West'n Agt., Chicago.						
Norwalk	Norwalk	1860	50,000	101,581	20,862	80,719
Orient	Hartford	1867	500,000	2,065,563	1,111,965	953,598
B. W. French, Gen. West'n Agt., Chicago.						
Phœnix	Hartford	1854	2,000,000	5,588,058	2,850,840	2,737,218
H. M. Magill, Gen. Agt., Cincinnati, O.						
Security	New Haven	1841	250,000	602,933	317,473	285,460

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Ætna	Hartford	1850	$1,250,000	$42,052,166	$35,500,063	$6,552,103
Connecticut General	"	1865	150,000	2,551,481	2,010,858	540,623
Connecticut Mutual	"	1844	Mutual	61,363,405	54,915,376	6,448,028
Hartford Life and Annuity	"	1867	250,000	2,195,317	756,198	1,439,119
Phœnix Mutual	"	1851	Mutual	10,163,856	9,607,589	556,268
Travelers'	"	1866	1,000,000	17,664,668	15,192,133	2,472,535

ACCIDENT COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Ætna	Hartford	1850	$1,250,000	$40,267,953	$33,941,031	$6,326,922
Travelers'	"	1866	1,000,000	16,014,129	13,807,513	2,206,617

STEAM BOILER COMPANY.

		Began Business.	Capital.	Assets.	Liability.	Surplus as to Policy-Holders.
The Hartford	Hartford	1866	$500,000	$1,955,255	$1,274,718	$680,537
Connecticut	"	1886	Mutual	3,098	1,551	1,547

Other Companies Authorized to do Business.

FIRE COMPANIES.

Agricultural, Watertown, N. Y.
American, of Boston.
American, of Newark.
American, of Philadelphia.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', of New York.
Commerce, Albany
Commercial Union, London.
Continental, New York.
Delaware, Philadelphia.
Equitable, Providence, R. I.
Farragut, New York.
Fire Association, Philadelphia.
Firemen's Newark.
Fireman's Fund, San Francisco.
First National, Worcester.
Franklin, Philadelphia.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London & Lancashire, Liverpool.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence.
Mercantile, Boston.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British & Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Pacific, New York
Palatine, England.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union & National, Edinburgh
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Teutonia, New Orleans.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
United Firemen's, New York.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn

LIFE COMPANIES.

Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Equitable, New York.
Germania, New York.
Home, New York.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual Benefit, Newark.

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CONNECTICUT.—CONTINUED.

Other Companies Authorized to do Business:

Mutual, New York.
National, Montpelier, Vt.
New England Mutual, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn, Philadelphia.
Provident Life and Trust, Philadel'a.
Provident Savings, New York.
State, Worcester, Mass.
Union Central, Cincinnati.
Union Mutual, Portland Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANY.

London Guarantee.
New York Plate Glass, New York.

DELAWARE.

P. K. MEREDITH, Insurance Commissioner, Georgetown.

Companies Authorized to do Business in this State:

FIRE COMPANIES

Agricultural, Watertown, N.Y.
American, Newark.
American, New York.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
City of London, London.
Commercial Union, London.
Continental, New York.
County, Philadelphia.
Fire Association, Philadelphia.
Firemen's, Baltimore.
Fireman's Fund, San Francisco.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Northern, Aberdeen.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Merchants', Newark.
New Hampshire, Manchester.
N. Y. Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Norwich Union, Norwich.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Royal, Liverpool.
Sun, London.
Union, Philadelphia.
Union, San Francisco.
United Fireman's, Philadelphia.
Western, Toronto.

LIFE COMPANY.

Life Insurance Clearing Co., St. Paul.
Prudential, Newark.

DISTRICT OF COLUMBIA.

MATTHEW TRIMBLE, Assessor, Washington.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Arlington	Washington	1872	$200,000	$300,856	$11,263	$289,593
Columbia	"	1881	100,000	215,468	15,000	200,468
Corcoran	"	1873	100,000	143,685	7,000	136,685
Franklin	"	1818	125,000	263,755	16,197	247,558
German-American	"	1873	100,000	214,814	20,633	194,181
Lincoln	"	1890	100,000	157,800	15,000	142,800
Potomac	Georgetown	1867	75,500	191,455	106,533	84,922
Riggs	Washington	1883	100,000	147,625	8,500	139,125
National-Metropolitan	"	1870	100,000	200,900	9,200	191,700
The National Union	"	1865	100,000	263,584	15,000	248,584
The People's	"	1889	100,000	128,442	7,100	121,342

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Commercial Union, London.
County, Philadelphia.
Equitable Fire and Marine, Philadel'a.
Farragut, New York.
Fire Association, Philadelphia.
Firemen's Baltimore.
Firemen's, Newark.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German-American, New York.
Germania, New York
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London Assurance, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile Fire and Marine, Boston.
Merchants', Newark.
Merchants', Providence.
National, Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
North American, Boston.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phœnix, London.
Phœnix, Hartford.
Phenix, Brooklyn.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reading, Reading.
Rochester German, Rochester.
Royal, Liverpool.
Security, New Haven.
Springfield, Springfield, Mass.
St. Paul, St. Paul.
Spring Garden, Philadelphia.
Sun, London.

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DISTRICT OF COLUMBIA.—CONTINUED.

Other Companies Authorized to do Business:

Sun, San Francisco.
Transatlantic, Hamburg.
Union, Philadelphia.
United Firemen's, Philadelphia.
Virginia, Richmond.
Western, Pittsburgh.
Western Assurance, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
London Guarantee.
Prudential, Newark.

FLORIDA.

C. B. COLLINS, Ex-Officio Ins. Commissioner, Tallahassee.

Companies Authorized to do Business in this State:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Continental, New York.
Delaware, Philadelphia.
German-American, New York.
Girard, Philadelphia.
Glens Falls, N. Y.
Greenwich, New York.
Hamburg Bremen, Hamburg, Ger.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Liverpool and London and Globe, Liverpool.
London & Lancashire, Liverpool, Eng.
Lancashire, Manchester, England.
Orient, Hartford.
Palatine, Manchester, Eng.
Pennsylvania, Philadelphia.
Phœnix, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Providence-Washington, Providence
Scottish Union and Nat'l, Edinburgh.
Sun Mutual, New Orleans.
Springfield, Springfield.
Springfield, Mass.
Southern, New Orleans.
St. Paul, St. Paul.
Western Toronto.

LIFE COMPANIES.

Equitable, New York.
Fidelity, Mutual, Philadelphia.
Germania, New York.
Home, New York.
Mutual Life, New York.
Mutual Reserve, New York.
New York, New York.
Nederland, Amsterdam.
Pennsylvania, Philadelphia.
Provident Savings, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
London Guarantee.
Preferred Accident, New York.
Standard Accident, Detroit.
Travelers, Hartford.
Union Casualty, St. Louis.

GEORGIA.

W. A. WRIGHT, Insurance Commissioner, Atlanta.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Macon	Macon	1889	$100,000	$ 157,396	$ 53,614	$113,782
The Atlanta Home	Atlanta	1882	500,000	747,526	152,472	595,053
The Georgia Home	Columbus	1859	300,000	1,104,390	504,092	600,298

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Manufacturers'	Augusta	1887	$ 4,670	.....	$ 4,670	$25,769
Southern	Athens	1849	913,566	$358,422	555,144	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
British America, Toronto.
Central City, Selma, Ala.
Central Mfrs.' Mutual, Van Wert, O.
Citizens', New York.
Commercial Union, London.
Continental, New York.
Connecticut, Hartford.
Fire Association, Philadelphia.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Hibernia, New Orleans.
Home, New York.
Imperial, London.
Ins. Co. of North America, Phila.
Lancashire, Manchester
Lion, Hartford.
Liverpool & London & Globe, Liverp'l.
London Assurance, London.
London and Lancashire, Liverpool.
Manufact'rs' and Merchants' Mutual, Rockford, Ill.
Merchants', Newark.
Mutual, Newark.
National, Hartford.
Niagara, New York.
Norwich Union, Norwich.
North British and Mercantile, London.
Northern Assurance, London.
Orient, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Phœnix, Hartford.
Queen, New York.
Rochester-German, New York.
Royal, Liverpool
Scottish Union and Nat'l, Edinburgh.
Sun, London.
Western Assurance, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut Mutual, Hartford.
Equitable, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual Benefit, Newark.
Mutual Life of N. Y., New York.
Mutual Life of Ky., Louisville.
New York, New York.
Northwestern Mut. Milwaukee.
Penn Mut., Philadelphia.
Provident Savings Life New York.
Travelers, Hartford.
United States, New York.
Union Central, Cincinnati.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
British and Foreign Marine, Liverp'l.
Employers' Liability, London.
Fidelity and Casualty, New York.
General Marine, Germany.
Guarantee Co. of N. A., Canada.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
New York Plate Glass, New York.
Standard Accident, Detroit.
Thames and Mersey Marine, Liverp'l.
Travelers' Accident Hartford.

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ILLINOIS.

BRADFORD K. DURFEE, Insurance Commissioner, Springfield.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Chicago	Chicago	1892	$100,000	$ 120,973	$ 10,417	$110,556
Fireman's	"	1876	250,000	408,235	96,359	311,875
Forest City	Rockford	1876	100,000	512,293	288,071	224,222
German	Peoria	1865	200,000	366,838	107,231	259,607
Rockford	Rockford	1866	200,000	1,021,527	725,337	296,189
State of Illinois	Rockford	1895	100,000	100,000	.....	100,000
The German	Freeport	1876	200,000	2,956,205	1,997,492	958,713
The Traders'	Chicago	1872	500,000	1,731,945	568,322	1,163,623

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Addison Farmers'	Addison	1885	$ 29,067	$ 14,343	$ 14,724	$ 121,828
Illinois Mutual	Chicago	1894	11,229	57,513	.....	100,175
Lumbermen's	Chicago	1889	6,302	6,819	.....	53,250
Manuf'rs' and Merch'ts'	Rockford	1881	101,961	73,554	28,407	627,366
Millers' Mutual	Alton	1877	95,173	25,346	69,827	398,373
Millers' National	Chicago	1875	548,692	192,210	356,482	1,588,490
Protection Mutual	Chicago	1887	80,410	37,385	43,025	373,855
Pulaski Mutual	Chicago	1893	19,264	13,689	5,576	48,314

Other Companies Authorized to do Business:

FIRE AND MARINE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Alamo, San Antonio, Tex
Allemania, Pittsburgh
American, Newark.
American, Boston.
American, Philadelphia.
American, New York.
American Central, St. Louis.
Armenia, Pittsburgh.
Atlanta Home, Georgia.
Atlas, London.
British America, Toronto.
British and Foreign, Liverpool.
Broadway, New York.
Buffalo-German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord, N. H.
Citizens', New York.
Citizens', Pittsburgh.
Citizens', St. Louis.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Concordia, Milwaukee.
Cotton and Woolen Mutual, Boston.
Delaware, Philadelphia.
Detroit, Detroit.
Dubuque F & M., Dubuque, Ia.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence, R. I.
Eureka, Cincinnati.
Farmers', York.
Farragut, New York.
Fidelity, Cincinnati.
Fire Association, Philadelphia.
Fire Ins. Co., County of Pa., Philadel'a.
Firemen's, Baltimore.
Firemen's, Newark.
Firemen's, Boston.
Fireman's Fund, San Francisco.
First National, Worcester.
Franklin Fire, Philadelphia.
German, Pittsburgh.
German-American, New York.
German National, Louisville.
Germania, New York.
Germania, New Orleans.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Globe, New York.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
King's County, New York.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London Assurance Cor., London.
London and Lancashire, Liverpool.
Lumbermen's Philadelphia.
Mannheim, Mannheim, Ger.
Manchester, England.
Manuf'rs' and Merchants', Pittsburgh.
Marine, London.
Mechanics', Philadelphia.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence, R. I.
Mercantile, Boston.
Mercantile, Providence.
Michigan, Detroit.
Millers' and Mfrs.' Mut., Minneapolis.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New Hampshire, Manchester.
New Orleans, New Orleans.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
North River, New York.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Ohio, Dayton.
Ohio Farmers', LeRoy.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Reliance Marine, Liverpool.
Rochester German, Rochester.
Royal, Liverpool.
Rubber Manuf'rs' Mutual, Boston.
Rutgers, New York.
Saginaw Valley, Saginaw, Mich.
Scottish Union and Nat'l, Edinburgh.
St. Paul, St. Paul.
Security, New Haven.
Security, Cincinnati.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Standard, New York.
State, Des Moines.
Sun, San Francisco.
Sun, London.
Sun Mutual, New Orleans.
Syndicate, Minneapolis.

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ILLINOIS.—CONTINUED.

Other Companies Authorized to do Business:

Teutonia, Philadelphia.
Teutonia, New Orleans.
Transatlantic, Hamburg.
Thames and Mersey, Liverpool.
Union, Philadelphia.
Union, San Francisco.
Union, Buffalo.
Union, London.
Union Marine, Liverpool.
United Firemen's Philadelphia.
United States, New York.
Universal Marine, London.
Virginia, Richmond.
Washington, Cincinnati.
Westchester, New York.
Western, Pittsburgh.
Western, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Provident, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam-Boiler, Hartford.
Inter-State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
Nat'l Benefit and Casualty, Milwaukee.
New York Plate Glass, New York.
Standard Life and Accident, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

INDIANA.

A. C. DAILY, Auditor, Indianapolis.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
*Citizens'	Evansville	1832	$200,000	$233,976	$30,363	$203,612
Franklin	Evansville	1890	200,000	.....	.....	.....
Indiana	Indianapolis	1851	150,000	202,869	30,142	172,727
Indiana	Ft. Wayne	1891	200,000	227,300	19,178	208,122
Vernon	Indianapolis	1851	150,000	213,111	25,704	187,407

*Includes stock notes.

MUTUAL FIRE COMPANY.

	Began Business	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Indiana Millers' Mutual, Indianapolis	1872	$17,906	$100	$17,806	$133,985

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Newark.
American, New York.
American, Philadelphia.
American-Central, St. Louis.
British America, Toronto
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizen's, New York.
Citizen's, St. Louis.
City of London, London.
Commercial Union, London.
Concordia, Milwaukee.
Continental, New York.
Connecticut, Hartford.
Detroit, Detroit.
Fire Association, Philadelphia.
Firemen's, Dayton.
Firemen's, Newark.
Fireman's Fund, San Francisco.
Franklin, Columbus.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria, Ill.
German, Pittsburgh.
Germania, New York.
German-American, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London Assurance, London.
Manchester, Manchester, Eng.
Merchants', Newark.
Michigan F. & M., Detroit.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Underwriters, New York.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Ohio Farmers', Le Roy.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
People's, Pittsburgh.
Phenix, Brooklyn.
Phœnix, London.
Phœnix, Hartford.
Prussian National, Germany.
Queen, New York.
Reading, Reading.
Rochester German, Rochester.
Royal, Liverpool.
St. Paul, St. Paul.
Scottish Union & Nat'l, Edinburgh.
Springfield, Springfield.
Spring Garden, Philadelphia.
Standard, New York.
State, De Moines.
Sun, London.
Sun, San Francisco.
Traders', Chicago.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Commercial Alliance, New York.
Connecticut Mutual, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford Life and Annuity, Hartford.
Home, Brooklyn.
Imperial, Detroit.
Iowa, Sioux City.

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INDIANA.—CONTINUED.

Other Companies Authorized to do Business:

John Hancock Mutual, Boston.
Life Insurance Clearing Co., St. Paul,
Manhattan, New York.
Massachusetts Mutual, Springfield.
Metropolitan, New York.
Michigan Mutual, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix Mutual, Hartford.
Provident Savings, New York.
Provident Life and Trust, Phila.
Prudential, Newark.
State Mutual, Worcester.
Travelers', Hartford.
United States Guarantee, New York.
Union Central, Cincinnati.
Union Mutual, Portland.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Life and Accident, Detroit.
Travelers', Hartford.

IOWA.

C. G. McCARTHY, Auditor, Des Moines.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Capital	Des Moines	1884	$25,000	$110,561	$60,257	$50,304
Des Moines	Des Moines	1881	25,000	319,368	244,031	75,337
Dubuque	Dubuque	1883	100,000	313,406	68,234	245,174
Farmers'	Cedar Rapids	1860	100,000	516,643	338,145	178,498
Fidelity	Des Moines	1893	25,000	148,659	58,659	90,000
Hawkeye	Des Moines	1865	25,000	673,947	358,063	315,894
Iowa	Des Moines	1892	26,500	47,886	20,285	27,601
Key City	Dubuque	1891	50,000	65,453	7,090	58,363
Security	Davenport	1883	25,000	168,981	82,744	86,237
State	Des Moines	1865	200,000	467,078	260,697	206,381

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes
German	Davenport	1868	$ 7,745	$7,883	$.....	$ 30,327
Iowa State	Keokuk	1855	69,022	6,960	62,062	595,977
Merchants' and Bankers',	Des Moines	1885	5,946	20,245	.....	141,500
Mill Owners'	Des Moines	1875–89	28,032	6,000	22,032	103,170

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Bankers' Life Ass'n	Des Moines	1879	Mutual	$1,244,241	$ 2,309	$1,241,932
Equitable	"	1867	$100,000	1,003,143	733,854	269,289
Iowa	Sioux City	1881	"	275,232	155,452	119,780
Register Life & Annuity	Des Moines	1889	Mutual	23,974	5,601	14,426
Royal Union	"	1886	Mutual	109,358	101,116	8,242

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Boston.
American, Newark.
American Central, St. Louis.
American, New York.
American, Philadelphia.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Detroit, Detroit.
Dwelling House, Boston.
Equitable, Providence.
Farmers', York, Pa.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German, Freeport.
German, Peoria.
Germania, New York.
German-American, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Greenwich, New York.
Guardian, London.

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IOWA.—CONTINUED.

Other Companies Authorized to do Business:

Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Knoxville, Knoxville.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
Northern, London.
North British and Mercantile, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich.
Ohio Farmers', LeRoy.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Rochester German, Rochester.
Rockford, Rockford.
Royal, Liverpool.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut General, Hartford.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
Manhattan, New York.
Massachusetts, Springfield.
Michigan, Detroit.
Mutual, Louisville.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
New York Plate Glass, New York.
Standard, Detroit.
Travelers, Hartford.

KANSAS.

G. A. ANTHONY, Superintendent of Insurance, Topeka.

FIRE COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Shawnee.....Topeka	1882	$100,000	$217,975	$61,804	$156,171

MUTUAL FIRE COMPANIES.

	Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Bremen Farmers'.....Bremen	1888	$ 2,192	.....	$2,192	$13,367
Brown Co. Farmers'.....Morrill	1889	1,043	.....	1,043	4,012
Kas. Farmers' Alliance...McPherson	1888	961	.....	961	7,420
Kansas Farmers' Fire.....Abelene	1882	138,981	$13,688	125,293	36,564
Kansas Mill Owners'.....Ottawa	1883	11,315	2,000	9,315	109,163
Marshall Co.....Marysville	1889	413	.....	413	2,108
Mannonite.....Halstead	1880	3,930	.....	3,930	19,907
Republic Co.....Belleville	1884	300	.....	300	7,360
Sumner Co.....Wellington	1888	655	.....	655	5,625

LIFE COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Kansas Mutual Life Ass'n, Topeka	1882	$100,000	$157,025	$41,372	$115 653

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultual, Watertown, N. Y.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Farragut, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's Dayton.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria, Ill.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.

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KANSAS.—CONTINUED.

Other Companies Authorized to do Business:

London, London.
London and Lancashire, Liverpool.
Merchants', Newark.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Providence-Washington, Providence.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Rockford, Rockford, Ill.
Royal, Liverpool.
Security, New Haven.
St. Paul, St. Paul.
Southern, New Orleans.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
State, Des Moines.
Sun, London.
Traders', Chicago.
Northern, London.
N. British and Mercantile, London.
Union, San Francisco.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Home, Brooklyn.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield, Mass.
Metropolitan, New York.
Michigan, Detroit.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Phœnix, Hartford.
Provident Savings, New York.
State Mutual, Worcester.
Travelers', Hartford
Union Central, Cincinnati.
Union Mutual, Portland, Me.
United States, New York.
Washington, New York.
Kansas Mutual, Hiawatha.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety Co., New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyd's Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.
United States Guaranty, New York.
Penn Mutual, Philadelphia.

KENTUCKY.

H. F. DUNCAN, Insurance Commissioner, Frankfort.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Franklin	Louisville	1836	$200,000	$240,068	$37,502	$202,556
German	"	1854	200,000	313,044	24,645	288,399
German National	"	1884	200,000	239,835	17,086	221,245
German Security	"	1872	100,000	166,643	14,051	152,591
Louisville	Louisville	1872	100,000	257,562	131,774	125,788
Mutual	Newport	1888	10,000	61,298	16,683	44,615
Western	Louisville	1872	100,000	211,266	16,081	195,185

MUTUAL FIRE COMPANY.

		Began Business.	Cash Assets	Liabilities.	Surplus.	Premium Notes.
Kentucky and Louisville	Louisville	1838	$5,625	$500	$5,125	$237,342

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Mutual	Louisville	1866	$100,000	$2,246,093	$2,141,829	$104,264
Sun	Louisville	1890	150,000	138,010	64,329	73,681

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', Philadelphia.
Commerce, Albany.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Detroit, Detroit.
Eagle, New York.
Equitable, Providence, R. I.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco
Firemen's, Dayton.
Franklin, Philadelphia.
German, Freeport, Ill.
German-American, New York.
Germania, New York.
Glens Falls, Glens Falls.
Guardian, London.
Hamburg-Bremen, Hamburg.

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KENTUCKY.—CONTINUED.

Other Companies Authorized to do Business:

Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark.
Merchants' Providence, R. I.
Michigan, Detroit.
Milwaukee Mechanics' Milwaukee.
National, Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reading, Reading.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union & National, Edinburgh.
St. Paul, St. Paul.
Security, New Haven.
Security, Cincinnati.
Springfield, Springfield, Mass.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Transatlantic, Hamburg.
Union, San Francisco.
Union, Philadelphia.
United Firemen's, Philadelphia.
Westchester, New York.
Western, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
Manhattan, New York.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New York, New York.
Northwestern, Milwaukee.
Penn, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.
Western and Southern, Cincinnati.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Pacific Mutual, San Francisco.
Standard Accident, Detroit.
Travelers' Accident, Hartford.
Employers' Liability, London.
Guarantee Co. of North America, Montreal.

LOUISIANA.

W. B. SPENCER, Supervisor of Insurance, New Orleans.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Crescent	New Orleans	1849	$300,000	$304,800	$105,214	$199,086
Germania	"	1866	200,000	265,984	64,818	201,166
Hibernia	"	1871	200,000	234,335	22,972	211,362
Inter-State Fire Ass'n	"	1889	100,000	213,497	29,176	184,320
Home	"	1852	400,000	508,270	151,740	356,530
La Fayette	"	1869	150,000	229,304	24,303	205,001
Louisiana	Baton Rouge	1891	63,400	63,400	.....	63,400
Merchants'	New Orleans	1854	300,000	370,117	60,246	309,871
Mechanics' and Traders'	"	1869	375,000	692,079	256,856	435,223
N. O. Association	"	1869	300,000	363,658	57,119	306,559
Sun Mutual	"	1856	500,000	990,437	385,401	615,036
Teutonia	"	1872	250,000	535,107	197,234	357,873
The Firemen's	"	1875	150,000	96,145	26,000	70,145
The Southern	"	1882	300,000	509,348	183,134	326,214

Other Companies Authorized to do Business;

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
American, New York.
American Central St. Louis.
Caledonian, Edinburgh.
Continental, New York.
Commercial Union, London.
Fire Association, Philadelphia.
Farragut, New York.
German American, New York.
Germania, New York.
Greenwich, New York.
Georgia Home, Columbus.
Girard, Philadelphia.
Guardian, London.
Hamburg-Bremen Hamburg, Ger.

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LOUISIANA.—CONTINUED.

Other Companies Authorized to do Business:

Hartford, Hartford.
Home, New York.
Imperial, London.
Insurance Co. of N. America, Phila.
Knoxville, Knoxville.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London Assurance Cor., London.
Louisville Underwriters, Louisville.
Manchester, Manchester.
Merchants, Newark.
Mutual, New York.
Niagara, New York.
New York Underwriters, New York.
N. British and Mercantile, London.
Northern Assurance, London.
Norwich Union, Norwich.
Orient, Hartford.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Planters' and Merchants', Mobile.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Royal Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
St. Paul, St. Paul.
Sun, London.
Union, Philadelphia.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Equitable, New York.
Life Ins. Co. of Virginia, Richmond.
Manhattan, New York.
Mutual, New York
New England, Boston.
New York, New York.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Travelers', Hartford.

MISCELLANEOUS COMPANIES.

Fidelity and Casualty, New York.
London Guarantee.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers', Hartford.
U. S. Accident, New York.

MAINE.

S. W. CARR, Insurance Commissioner, Bowdoinham.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Merchants'.....	Bangor	1886	$100,000	$218,001	$ 95,975	$122,026
Union.....	"	1885	100,000	314,820	115,746	199,074

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Union Mutual.....	Portland	1849	Mutual	$6,453,310	$6,224,017	$229,293

Other Companies Authorized to do Business

FIRE COMPANIES.

Ætna, Hartford.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
Boston Marine, Boston.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Dwelling House, Boston.
Equitable, Providence, R. I.
Fire Association, Philadelphia.
Firemen's, Boston.
Fireman's Fund, San Francisco.
First National, Worcester.
Franklin, Philadelphia.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Girard State, Portsmouth.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Holyoke Mutual, Salem, Mass.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile F. & M., Boston.
Mechanics' and Trad'rs', New Orleans.
Merchants' Newark.
Merchants' Providence.
Michigan, Detroit.
National, Hartford.
National, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
N. British and Mercantile, London.
North American, Boston.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Pennsylvania, Philadelphia.
Phœnix, London.
Phœnix, Hartford.
Phenix, Brooklyn.
Providence-Washington, Providence.
Queen, New York.
Quincy Mutual, Quincy, Mass.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union & National, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul. St. Paul.
Sun, London.
Traders', Chicago.
Trad'rs' and Mechanics' Mutual, Mass.
Union, Philadelphia.
Union Assurance, London.
United Firemen's, Philadelphia.
United States, New York.
Western, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut Mutual, Hartford.
Equitable, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.

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MAINE.—CONTINUED.

Other Companies Authorized to do Business:

Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn, Philadelphia.
Phœnix, Hartford.
Provident Life and Trust, Philadel'a.
Provident Savings, New York.
State, Worcester, Mass.
Travelers', Hartford.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam-Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Life and Accident, Detroit.
Travelers', Hartford.

MARYLAND.

I. FREEMAN RASIN, Insurance Commissioner, Annapolis.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Baltimore	1858	$180,000	$272,090	$ 20,473	$251,617
Associated Firemen's	"	1847	200,000	354,689	21,032	333,648
Baltimore	"	1807	200,000	586,807	98,970	487,836
Firemen's	"	1825	378,000	650,880	162,047	488,833
German-American	"	1880	200,000	333,140	38,907	294,233
German	"	1865	500,000	1,086,633	129,799	956,864
Home	"	1867	100,000	238,467	90,148	148,319
Howard	"	1856	185,000	283,481	30,399	253,082
Maryland	"	1858	100,000	155,542	22,303	133,539
National	"	1849	100,000	167,229	25,286	141,943
Old Town	"	1885	100,000	127,840	7,283	120,557
Peabody	"	1862	127,500	489,269	33,445	455,824

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Baltimore Equitable	Baltimore	1794	$1,861,940	$598,348	$1,263,592	.....
Baltimore Co	"	1850	40,787	46,454	.....	.....
Kent Co	Chestertown	1847	116,483	53,885	62,598	.... ..

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Maryland	Baltimore	1865	$100,000	$1,600,442	$1,334,994	$255,448
Mutual	"	1870	Mutual	176,692	163,009	13,683

CASUALTY COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Deposit Co	Baltimore	1890	$500,000	$823,591	$ 95,537	$728,054

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto
British and Foreign Marine, Liverp'l.
Broadway, New York.
Caledonian, Edinburgh.
Citizens', New York.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Equitable, Philadelphia.
Farmers', York.
Firemen's, Newark.
Fire Association, Philadelphia.
Firemen's Fund, San Francisco.
Fire Ins. Co., Philadelphia.
Franklin, Philadelphia.
General, Dresden, Ger.
Germania, New York.
German-American, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Guardian, London.
Guardian, New York.
Hanover, New York.
Hartford, Hartford.

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MARYLAND.—CONTINUED.

Other Companies Authorized to do Business:

Home, New York.
Imperial, London.
Indemnity, London.
Ins. Co. of N. America, Philadelphia
Ins. Co. of Penn., Philadelphia.
Kings County, New York.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Lumbermen's. Philadelphia.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence.
Millers' and Manuf'rs', Minneapolis.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, N. Y.
Niagara, New York.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, England.
Northwestern National, Milwaukee.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Peoples', Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Royal, Liverpool.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Sun, London.
Traders', Chicago.
Union, Philadelphia.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western, Pittsburgh.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
National, Vermont.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
Standard, Detroit.
State, Worcester, Mass.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Steam Boiler, New York.
American Surety, New York.
City, Pittsburgh.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

MASSACHUSETTS.

GEORGE S. MERRILL, Commissioner of Insurance, Boston.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American.....Boston	1818	$ 300,000	$ 630,161	$ 278,106	$ 352,055
R. W. Hosmer & Co., Gen. West'n Agts., Chicago.					
Firemen's..... "	1872	400,000	890,190	226,956	667,234
First National.....Worcester	1869	200,000	316,299	115,002	201,297
Holyoke Mutual.....Salem	1843	*100,000	841,518	277,277	564,241
Massachusetts Mutual.....Boston	1862	*200,000	304,633	95,507	209,126
Mercantile.....Boston	1823	400,000	579,614	157,137	422,477
R. W. Hosmer & Co., Gen. West'n Agts., Chicago.					
Springfield F. & M.....Springfield	1849	1,500,000	3,581,151	1,568,441	2,012,710
A. J. Harding, Mgr. West'n Dept., Chicago.					
The North American.....Boston	1872	200,000	370,886	147,292	223,593

*Guarantee Capital.

MUTUAL FIRE COMPANIES.

	Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Arkwright.....Boston	1860	$804,578	$382,032	$422,546	$3,794,423
Boston Manufacturers'..... "	1850	916,228	434,577	481,651	4,331,637
Colonial.....Boston	1894	40,345	40,700	.....	185,425
Cotton and Woolen..... "	1875	200,508	134,218	66,290	1,316,241
Essex.....Salem	1829	120,194	73,088	47,106	125,635
Fall River Manufacturers', Fall River	1870	332,535	157,900	174,635	1,573,690
Industrial.....Boston	1890	124,950	77,542	47,408	751,349
Old Colony.....Boston	1893	42,727	42,205	522	215,525
Paper Mill.....Boston	1887	60,505	26,971	33,534	268,650
Rubber Manufacturers'..... "	1884	203,163	103,784	99,379	906,932
Wachusett.....Fitchburgh	1891	31,736	30,480	1,256	78,547
Western Masssachusetts..Springfield	1893	18,609	47,747	.....	197,012
Worcester Manufacturers', Worcester	1855	297,968	125,864	172,104	1,232,295

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MASSACHUSETTS.—CONTINUED.

MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Boston	Boston	1873	$1,000,000	$2,877,582	$643,152	$2,234,430
China	"	1853	Mutual	234,593	122,577	112,016
Equitable	Provincetown	1845	50,000	110,206	36,563	73,643
India	Boston	1867	Mutual	212,683	10,632	202,051
Wellfleet	Wellfleet	1864	100,000	96,489	1,932	94,557

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Berkshire	Pittsfield	1851	$25,000	$ 5,993,681	$ 5,326,987	$ 571,194
John Hancock	Boston	1862	Mutual	5,070,018	4,632,627	437,391
Massachusetts	Springfield	1851	Mutual	14,480,481	13,460,164	1,020,317
Massachusetts Benefit Life	Boston	1879	Mutual	1,671,679	424,324	1,027,796
New England	Boston	1843	Mutual	23,026,001	20,697,232	2,328,769
State	Worcester	1845	Mutual	8,888,870	7,826,230	1,062,640

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
Albany, Albany.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
Atlantic, New York.
Atlas, London.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord, N. H.
Citizens', New York.
Citizens', St. Louis.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Equitable, Providence.
Farmers', York, Pa.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co., County of Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Baltimore.
Firemen's, Dayton.
Firemen's, Newark.
Franklin, Philadelphia.
Franklin, Louisville.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glen's Falls, Glen's Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Ins. Co., State of Penn., Philadelphia.
Lion, Liverpool.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, London.
Lumberman's, Philadelphia.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Middlesex Mutual, Conn.
Milwaukee Mechanics, Milwaukee.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York, New York.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, New York.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Rutgers, New York.
Security, New Haven.
Scottish Union and Nat'l, Edinburgh.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Teutonia, Philadelphia.
Teutonia, New Orleans.
Transatlantic, Hamburg.
Traders', Chicago.
Union, Philadelphia.
Union Assurance, London.
United Firemen's, Philadelphia.
United Fire, Manchester, Eng.
United States, New York.
Western, Toronto.
Western, Pittsburgh.
Westchester, New York.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut General, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
Manhattan, New York.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, New York.
National, Hartford.
National Life, Montpelier, Vt.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Provident Life and Trust, Phila.
Provident Savings, New York.
Prudential, Newark.
Travelers', Hartford.
Union, Portland.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

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MICHIGAN.

THERON F. GIDDINGS, Commissioner Insurance, Lansing.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Detroit	Detroit	1866	$350,000	$1,203,286	$230,487	$972,799
Grand Rapids	Grand Rapids	1882	200,000	392,498	142,147	250,351
Michigan	Detroit	1881	400,000	770,362	259,448	510,916
Saginaw Valley	Saginaw	1893	200,000	256,054	31,964	224,089

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Detroit Manufacturers'	Detroit	1887	$16,567	$16,057	$ 510	$129,421
Michigan Millers'	Lansing	1881	82,435	15,152	67,283	171,101

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Michigan Mutual	Detroit	1867	$250,000	$4,803,895	$4,351,357	$452,538

ACCIDENT COMPANY.

		Began Business	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Standard	Detroit	1884	$200,000	$679,315	$428,101	$251,214

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Albany, Albany, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
Artisans, Pittsburgh.
British America, Toronto.
British and Foreign, Liverpool.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commerce, Albany, N. Y.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Cooper, Dayton, O.
Delaware, Philadelphia.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence,
Eureka, Cincinnati.
Farmers', York, Pa.
Farragut, New York.
Firemen's Dayton, O.
Firemen's, Newark.
Fireman's Fund, San Francisco.
Fire Association, Philadelphia.
Fire Ins. Co. County of Pa., Philadel'a.
Franklin, Philadelphia.
German, Freeport Ill.
German, Peoria, Ill.
German, Pittsburgh.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, N. Y.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Kings County, Brooklyn.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Manuf'rs' and Merchants' Pittsburgh.
Marine, London.
Mechanics'. Philadelphia.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee
Norwich Union, Norwich, Eng.
Ohio, Dayton.
Ohio Farmers', Leroy.
Orient, Hartford.
Pacific, New York City.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin Ger.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Security, Cincinnati.
Springfield, Springfield.
Spring Garden, Phliadelphia.
St. Paul, St. Paul.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Teutonia, Philadelphia.
Teutonia, Dayton, O.
Traders' Chicago.
Transatlantic, Hamburg.
Union, San Francisco.
Union, Philadelphia.
Union, Buffalo.
United Firemen's, Philadelphia.
United States, New York.
Western, Pittsburgh.
Western, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

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MICHIGAN.—CONTINUED.

Other Companies Authorized to do Business:

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn, Philadelphia.
Phœnix, Hartford.
Provident, Savings, New York.
Provident, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers' Accident, Hartford.
United States Guarantee, New York.

MINNESOTA.

C. H. SMITH, Insurance Commissioner, St. Paul.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Minnesota	Minneapolis	1886	$200,000	$ 294,301	$ 84,116	$210,185
St. Paul	St. Paul	1865	500,000	2,080,437	1,036,159	1,044,278

MUTUAL FIRE COMPANY.

		Began Business.-	Cash Assets.	Liabilities.	Surplus.	Prem. Notes.
Millers' and Manuf'rs'	Minneapolis	1881	$180,528	$ 79,501	$101,027	$248,209

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Life Ins. Clearing Co	St. Paul	1892	$125,000	$159,000	$17,539	$142,461

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Alamo, San Antonio, Texas.
Albany, Albany.
Alliance, Pittsburgh.
American Central, St. Louis.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
Armenia, Pittsburgh.
Atlas, London.
British America, Toronto.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord, N. H.
Central Mfrs. Mutual, Van Wert, O.
Citizens', Pittsburgh.
Citizens, New York City.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Eagle, New York.
Equitable, Providence.
Farmers', York, Penn.
Farragut, New York City.
Firemen's, Baltimore.
Firemen's, Chicago.
Firemen's, Newark.
Fire Association, Philadelphia
Firemans Fund, San Francisco
Franklin, Philadelphia.
German American, New York.
Germania, New York.
German, Freeport, Ill.
German, Peoria, Ill.
German, Pittsburgh.
German Savings, Quincy, Ill.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth, N. H.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. County of Philadelphia.
Ins. Co. N. America, Philadelphia
Ins. Co. State of Pa., Philadelphia
Lancashire Manchester.
Lion, London.
Liverpool and London and Globe Liverpool.
London and Lancashire, Liverpool.
London, London.
Lumbermen's, Philadelphia.
Manchester, Manchester, Eng.
Manuf'rs' and Merchants' Mutual, Rockford, Ill.
Mannheim, Mannheim, Ger.
Marine, London.
Mechanics' Philadelpia.
Merchants', Providence.
Merchants', Newark,
Mercantile, Boston.
Michigan Millers', Lansing.
Michigan, Detroit.
Milwaukee Mechanics, Milwaukee
Miller's National, Chicago.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New York, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, New York.
Norwich Union, Norwich, Eng.

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MINNESOTA.—CONTINUED.

Other Companies Authorized to do Business:

Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reliance, Philadelphia.
Reading, Reading, Pa.
Rochester German, Rochester.
Rockford, Rockford, Ill.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Standard, New York.
State, Des Moines.
Sun, London.
Teutonia, Philadelphia.
Traders', Chicago.
Transatlantic, Hamburg, Ger.
Union, Philadelphia
Union Assurance, London.
United Firemen, Philadelphia.
United States, New York.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut, Hartford.
Eqitable, Des Moines.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, New York.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York City.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester, Mass.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.

MISSISSIPPI.

W. W. STONE, Auditor, Jackson.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Columbus Ins. and Bank'g,	Columbus	1852	.....	.....	.....	.....
Delta	Greenville	1889	$ 10,000	$ 28,084	$ 3,439	$ 24,645
Mississippi Home	Vicksburg	1888	100,000	152,050	32,050	120,000

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
Crescent, New Orleans.
Georgia Home, Columbus, Ga.
Germania, New York.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Ins. Co. of North America, Philadel'a.
Liverp'l & London & Globe, Liverpool.
Mechanics' and Traders', New Orleans.
New Orleans, New Orleans.
Niagara, New York.
Norwich Union, Norwich, Eng.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Royal, Liverpool.
Security, New Haven.
Southern, New Orleans.
Sun, New Orleans.
Western, Toronto.

LIFE COMPANIES.

Equitable, New York.
New York, New York.
Manhattan, New York.
Mutual, New York.

ACCIDENT COMPANIES.

Standard, Detroit.
Travelers', Hartford.
Pacific Mutual, San Francisco.
Fidelity and Casualty, New York.
Employers' Liability, London.
London Guarantee.

MISSOURI.

JAMES R. WADDILL, Superintendent of Insurance, St. Louis.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities	Surplus as to Policy-Holders.
American Central	St. Louis	1853	$600,000	$1,632,901	$806,662	$826,238
Citizens'	"	1837	200,000	522,311	85,203	437,108

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MISSOURI.—CONTINUED.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities	Surplus.	Premium Notes.
Franklin	St. Louis	1884	$29,587	$11,072	18,515	$367,402
German	"	1888	11,689	8,870	2,819	209,493
Hope	"	1857	34,960	9,913	25,047	312,442
Jefferson	"	1886	70,535	28,891	31,644	409,683
Laclede	"	1860	27,017	3,706	23,311	269,088
St. Charles	St. Charles	1860	104,008	2,835	101,107	221,459
St. Louis	St. Louis	1881	11,392	2,755	8,637	685,483
Washington	"	1858	77,309	8,911	68,398	349,364

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Covenant Mutual	St. Louis	1853	$100,000	$480,855	$380,539	$100,316
German Mutual	"	1858	Mutual	427,566	325,283	102,273

FIDELITY COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Missouri, Kansas & Texas Trust Co.	Kansas City	1888	$1,011,200	$2,058,451	$729,292	$1,329,159
Union Cas'y & Surety Co.,	St. Louis	1893	250,000	690,597	384,122	306,475

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, New York
Allemania, Pittsburgh.
American, Newark.
American, Boston.
American, Philadelphia.
American, New York.
Atlas, London.
Boston, Boston.
British America, Toronto.
British and Foreign, Liverpool.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', Pittsburgh.
Citizens', New York.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence.
Farmers', York, Pa.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co. County of Pa., Philadel'a.
Firemen's, Baltimore.
Firemen's, Newark.
Firemen's, Boston.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German, Freeport.
German, Peoria.
German, Pittsburgh.
German-American, New York.
Germania, New Orleans.
Germania, New York.
Girard, Philadelphia.
Glen's Falls, Glen's Falls.
Granite State, Portsmouth.
Grand Rapids, Grand Rapids.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North Amer ca, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Lumbermen's, Philadelphia.
Manchester, Manchester, Eng.
Mannheim, Mannheim, Ger.
Manuf'rs' and Merchants', Pittsburgh.
Manuf'rs' and Merchants' Mutual, Rockford, Ill.
Mechanics', Philadelphia.
Mercantile, Boston,
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Millers' National, Chicago.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
Newark Newark.
New Hampshire, Manchester
New York, New York.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
N. British and Mercantile, London.
Northern, London.
North River, New York.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Rockford, Rockford, Ill.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Southern, New Orleans.
Spring Garden, Philadelphia.
Springfield, Springfield Mass.
State, Iowa.
St. Paul, St. Paul.
Sun, London.
Syndicate, Minneapolis.
Teutonia, New Orleans.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia,
Union, London.
United Firemen's, Philadelphia.
United States, New York.
Virginia, Richmond.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Connecticut.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York
Home, Brooklyn.
Kansas Mutual Life, Topeka.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual Benefit, Newark
Mutual, New York.
Mutual, Louisville, Ky.
National, Montpelier.

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MISSOURI—CONTINUED.

Other Companies Authorized to do Business:

New England, Boston.
New York, New York.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Phœnix Mutual, Hartford.
Provident Life and Trust, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Ætna, Hartford.
American Surety, New York.
American Emp. Liability, Jersey City.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee and Acc't England.
Metropolitan Plate Glass, New York.
Mo., Kan. and Tex. Trust, Kansas City.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

NEBRASKA.

EUGENE MOORE, Auditor, Lincoln.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Farmers' and Merchants'	Lincoln	1885	$50,000	$193,842	$119,637	$74,205
Home	Omaha	1884	50,000	217,749	134,583	83,166
Omaha	"	1889	50,000	103,949	51,439	52,510

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Bankers'	Lincoln	1887	$100,000	$163,280	$50,119	$113,161
Union	Omaha	1885	100,000	173,824	31,698	110,618

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, Philadelphia.
American, New York.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, London.
Detroit, Detroit.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence.
Farragut, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Dayton
Firemen's, New York.
Firemen's, Newark.
Franklin, Philadelphia
Franklin, Columbus.
German, Pittsburgh.
German, Peoria, Ill.
German, Freeport, Ill.
German-American, New York.
Germania, N. Y.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Hibernia, New Orleans.
Home, New York.
Imperial, London.
Ins. Co. County of Pa., Philadelphia.
Ins. Co. of N. America, Philadelphia.
Ins. Co. State of Pa., Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, London.
Louisville Underwriters, Louisville.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
New Hampshire, Manchester.
Niagara, New York.
Norwich Union, Norwich, Eng.
North American, Boston.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Orient, Hartford.
Palatine, Manchester.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Pennsylvania, Philadelphia.
Prescott, Boston.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Rochester German, Rochester.
Rockford, Rockford.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
South British, Auckland, N. Z.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
State, Des Moines.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Transatlantic, Hamburg, Ger.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Provident, Philadelphia.

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NEBRASKA.—CONTINUED.

Other Companies Authorized to do Business:

State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union. Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Am. Employers' Liability, N. J.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Great Eastern Casualty Co., N. J.
Hartford Steam Boiler, Hartford.
London Guarantee & Acc., London.
New York Plate Glass, New York.

NEVADA.

R. L. HORTON, Ex-officio Insurance Commissioner, Carson City.

Companies Authorized to do Business in this State:

FIRE COMPANIES.

Alliance, London.
Atlas, London.
Ætna, Hartford.
American, New York.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
German-American, New York.
Girard, Philadelphia.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Merchants', Newark.
National, Hartford.
New Hampshire, Manchester.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phœnix, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Queen, New York.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Sun, London.
Sun, San Francisco.
Union, San Francisco.
Western, Toronto.

LIFE COMPANIES.

Equitable, New York.
Home, New York.
Mutual, New York.
Mutual Reserve Fund, New York.
National, Montpelier.
New York, New York.
Pacific, San Francisco.
Travelers', Hartford.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
Travelers', Hartford.
California Title Ins. and Trust Co. San Francisco.

NEW HAMPSHIRE.

JOHN C. LINEHAN Insurance Commissioner, Concord.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Capital.....Concord	1886	$200,000	$ 437,461	$ 226,282	$211,178
R. S. Critchell, General Agent, Chicago.					
Fire Underwriters..... "	1887	10,000	41,717	26,238	15,479
Granite State.....Portsmouth	1885	200,000	577,178	332,574	244,604
New Hampshire.....Manchester	1870	700,000	2,202,575	951,428	1,151,147
H. M. Russel, General Western Agent, Chicago.					
Portsmouth.....Portsmouth	1887	50,000	134,332	25,370	108,962
State Dwelling.....Portsmouth	1891	15,000	38,060	6,296	16,764

Other Companies Authorized to do Business:

FIRE COMPANIES.

American, Newark.
Caledonian, Edinburgh.
Commercial Union, London.
Continental, New York.
Dwelling House, Boston.
Fire Association, Philadelphia.
Hamburg-Bremen, Hamburg, Ger.
Hartford, Hartford.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Liverp'l, London and Globe, Liverp'l.
London and Lancashire, Liverpool.
Mechanics' & Traders', New Orleans.
Phenix, Brooklyn.
Pennsylvania, Philadelphia.
Queen, New York.
Royal, Liverpool.
Springfield, Springfield, Mass.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Connecticut, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
John Hancock, Boston.
Manchester. Manchester, Eng.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern Milwaukee.
Penn Mutual, Philadelphia
Provident, Philadelphia.
Provident Savings, New York.
State, Worcester.
Travelers', Hartford.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety, New York.
Employers' Liability, London
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee & Acc., London.
Standard, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

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NEW JERSEY.

GEORGE S. DURYEE, Commissioner of Banking and Insurance, Trenton.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Newark	1846	$600,000	$2,450,109	$549,038	$1,901,070
Camden	Camden	1841	105,730	261,833	45,546	216,287
Firemen's	Newark	1855	600,000	1,885,951	276,633	1,609,318
National	Elizabeth	1865	100,000	139,821	9,645	130,176
New Brunswick	New Brunswick	1832	50,000	127,693	3,289	124,404
Standard	Trenton	1868	100,000	183,411	44,259	139,151
The Merchants'	Newark	1858	400,000	1,311,585	734,762	576,823
The Newark	Newark	1810	250,000	631,518	162,610	468,908

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Mutual Benefit	Newark	1845	Mutual	$55,283,003	$51,813,853	$3,469,150
Prudential	"	1876	$2,000,000	13,041,810	10,100,032	2,941,777
United States	"	1888	280,000	334,272	143,446	190,828

ACCIDENT COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-holders.
Amer. Employers' Liab., Jersey City	1890	$200,000	$535,186	$329,670	$205,516

PLATE GLASS COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
New Jersey Plate Glass, Newark	1868	$100,000	$135,840	$27,449	$108,391

Other Companies Authorized to do Business:

FIRE COMPANIES.

Agricultural, Watertown, N. Y.
American Central, St. Louis.
American, New York
American, Philadelphia.
Broadway, New York.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
City of London, London.
Commerce, Albany, N. Y.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Dwelling House, Boston.
Farmers', York, Pa.
Farragut, New York.
Fire Association, Philadelphia
Ins. Co. County of Philadelphia
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German American, New York.
Germania, New York
Girard, Philadelphia.
Glens Falls, Glens Falls.
Globe, New York.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester, Eng.
Liverpool & London & Globe, Liverp'l.
Lion, London.
London and Lancashire, Liverpool.
London, London.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Merchants, Providence.
Milwaukee Mechanics, Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern, London.
North River, New York.
Norwich Union, Norwich, Eng.
Northwestern National, Milwaukee.
Orient, Hartford.
Pacific, New York.
Pennsylvania, Philadelphia.
People's, Pittsburgh.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reading, Reading.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Transatlantic, Hamburg, Ger.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Brooklyn, New York.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee, Montreal.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee & Acc., London.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers', Hartford.

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NEW YORK.

JAMES F. PIERCE, Superintendent of Insurance, Albany.

FIRE COMPANIES.

		Began Business.	Capital.	Assets	Liabilities.	Surplus as to Policy-Holders.
Agricultural	Watertown	1819	$ 500,000	$2,268,737	$1,503,302	$ 765,435
A. H. Darrow, Gen. West'n Agt., Chicago.						
Albany	Albany	1811	250,000	434,783	97,487	337,296
American	New York	1857	400,000	.....	.....	.....
Broadway	"	1849	200,000	433,550	173,311	260,239
Buffalo German	Buffalo	1867	200,000	1,703,489	410,861	1,292,628
Citizens'	New York	1849	300,000	839,158	407,752	431,406
Commerce	Albany	1859	200,000	359,182	111,388	247,794
Commercial Union	New York	1891	200,000	207,025	30	206,995
Continental	New York	1853	1,000,000	6,754,908	3,943,639	2,811,269
J. J. McDonald, Gen. West'n Agent, Chicago.						
Eagle	"	1806	300,000	1,156,429	221,115	935,314
Empire City	"	1850	200,000	297,612	68,870	228,742
Farragut	New York	1872	200,000	320,167	94,918	225,249
German-American	"	1872	1,000,000	6,240,098	3,383,723	2,856,375
Eugene Carey, Gen. West'n Agt., Chicago.						
Germania	"	1859	1,000,000	3,431,840	1,276,411	2,155,429
E. G. Halle, West'n Mgr., Chicago.						
Glens Falls	Glens Falls	1849	200,000	2,425,183	926,940	1,574,243
J. L. Whitlock, Gen. West'n Agt., Chicago.						
Globe	New York	1863	200,000	300,934	80,930	220,004
Hamilton	"	1852	150,000	264,537	72,506	192,031
Hanover	"	1852	1,000,000	2,245,352	1,135,206	1,110,146
Home	"	1853	3,000,000	9,159,836	5,069,409	4,070,427
Kings County	Brooklyn	1858	150,000	361,386	48,002	313,384
Nassau	Brooklyn	1852	200,000	500,967	89,670	411,297
National	New York	1838	200,000	288,334	55,406	232,928
New York	"	1892	200,000	318,036	55,797	263,239
Niagara	"	1850	500,000	2,322,318	1,477,127	845,191
Pacific	"	1851	200,000	720,096	329,356	390,738
Phenix	Brooklyn	1853	1,000,000	5,545,629	4,139,273	1,406,356
Eugene Harbeck, Gen. West'n and South'n Agt., Chicago.						
Queen	New York	1891	500,000	3,747,551	2,093,952	1,654,489
J. M. Rodgers, West'n Mgr., Chicago.						
Rochester German	Rochester	1872	200,000	858,561	376,057	482,504
Rutgers	New York	1853	200,000	330,209	71,958	258,251
Stuyvesant	"	1850	200,000	267,915	51,041	216,874
The Commonwealth	"	1886	500,000	716,007	112,658	603,349
The Greenwich	"	1835	200,000	1,358,210	1,027,103	331,117
The North River	New York	1822	350,000	589,229	184,618	404,611
The Peter Cooper	New York	1853	150,000	310,220	22,492	287,728
Union	Buffalo	1874	100,000	195,552	42,643	152,909
United States	New York	1825	250,000	650,827	298,966	351,863
Westchester	"	1837	300,000	1,987,699	1,302,071	685,628
M. O. Brown, Gen. West'n Agt., Chicago.						
Williamsburgh City	Brooklyn	1853	250,000	1,465,536	582,742	882,794

MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Atlantic Mutual	New York	1842	Mutual	$11,895,182	$10,489,415	$1,405,777
Commercial Mutual	"	1852	Mutual	642,195	644,616	2,421
New York Mutual	"	1851	$420,000	639,122	154,160	484,962

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NEW YORK—FIRE COMPANIES CONTINUED.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Duchess Co.	Poughkeepsie	1836	$ 120,152	$113,823	$ 6,329	$ 52,695
Erie Co.	Buffalo	1874	285,110	38,069	247,041	133,465
Mutual	Albany	1836	160,107	10,317	149,790	376,168
Mutual	New York	1882	1,095,437	715,773	352,938	.....

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American Union	New York	1894	$ 500,000	$ 479,118	$ 37,567	$ 441,551
Brooklyn	"	1864	125,000	1,647,063	1,502,185	144,878
Commercial Alliance	"	1889	200,000	392,573	253,875	138,698
Equitable	"	1859	100,000	185,044,310	147,564,507	*37,479,803
Home	Brooklyn	1860	125,000	8,458,207	7,071,614	1,386,592
Metropolitan	New York	1867	1,000,000	19,343,705	15,233,284	4,110,420
Mutual Reserve Fund	"	1881	Mutual	3,690,593	413,414	3,277,179
New York Life	"	1845	Mutual	162,011,771	131,675,151	*20,249,308
Provident Savings	"	1875	100,000	1,516,271	801,945	714,326
The Germania	"	1860	200,000	17,744,263	16,513,975	1,230,288
The Manhattan	"	1850	100,000	13,293,778	12,155,194	1,138,584
The Mutual Life	"	1843	Mutual	204,638,784	182,109,456	22,529,327
The United States	"	1859	440,000	6,737,988	6,088,947	649,041
The Washington	"	1860	125,000	12,061,455	11,611,312	450,143

*Includes tontine funds.

ACCIDENT COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Casualty	New York	1876	$250,000	$2,257,529	$1,796,020	$461,509
Great Eastern Casualty and Indemnity	New York	1893	125,000	150,000	.....	150,000
Inter State Casualty	New York	1893	150,000	222,867	1,513	221,354
Preferred Accident Co.	New York	1893	200,000	408,647	205,545	203,101

SURETY COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	New York	1884	$2,000,000	$3,976,917	$1,427,674	$2,549,243
Lawyer's Title Ins. Co.	"	1887	500,000	486,096	15,348	467,748
United States	"	1890	250,000	359,125	63,559	295,644
Fidelity and Casualty	"	1876	250,000	2,257,529	1,796,020	461,509

PLATE GLASS COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Casualty	New York	1876	$250,000	$2,257,529	$1,796,020	$461,509
Lloyds Plate Glass	"	1882	250,000	626,178	245,495	380,683
The Metropolitan Plate Glass	"	1874	100,000	427,527	148,878	278,649
The New York Plate Glass	"	1891	100,000	237,471	104,855	132,616

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NEW YORK.—CONTINUED.

STEAM BOILER COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Casualty.....	New York	1876	$250,000	$2,257,529	$1,796,020	$461,509

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Allemania, Pittsburgh
American, Boston.
American, Newark.
American Central, St. Louis.
American, Philadelphia.
Armenia, Pittsburgh.
Atlanta Home, Atlanta, Ga.
British America, Toronto.
Caledonian, Edinburgh.
Capital, Concord.
Citizens', St. Louis.
Citizens', Pittsburgh.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Delaware, Philadelphia.
Detroit, Detroit.
Equitable, Providence.
Farmers' York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Fire Ins. Co. County of Pa., Philadel'a.
Firemen's Baltimore.
Firemen's, Newark.
Firemen's, Boston.
First National, Worcester, Mass.
Franklin, Philadelphia.
German, Pittsburgh.
Girard, Philadelphia.
Grand Rapids, Grand Rapids.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hartford, Hartford.
Home, San Francisco.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Lumberman's, Philadelphia.
Manchester, Manchester, Eng.
Manuf'rs' and Merchants', Pittsburgh.
Mechanics', Philadelphia.
Mechanics' and Traders', New Orleans.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
North American, Boston.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Reading, Reading.
Reliance, Philadelphia.
Royal, Liverpool.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
Spring Garden, Philadelphia.
Sun Mutual, New Orleans.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Teutonia, New Orleans.
Traders' Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
Union Assurance, London.
United Firemen's, Philadelphia.
Western, Pittsburgh.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Connecticut General, Hartford.
Connecticut Mutual, Hartford.
John Hancock, Boston.
Massachusetts, Springfield.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Life and Trust, Philadelphia
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Ohio.
Union, Portland, Me.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Deposit, Baltimore.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
London Guarantee & Acc., London.
Standard, Detroit.
Travelers', Hartford.

NORTH CAROLINA.

OCTAVIUS COKE, Ex-Officio Insurance Commissioner, Raleigh.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Carolina.....	Wilmington	1889	$50,000	$65,040	$6,774	$58,267
North Carolina Home.....	Raleigh	1868	.....	.....	...	.....
Pamlico Ins. and Bank'g Co.,	Tarboro	....	.....	.....	...	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Philadelphia.
British and Foreign, Liverpool.
Caledonian, Edinburgh.
Central City, Selma.
Commercial, Montgomery, Ala.
Commercial Union, London.
Continental, New York.
City of London, London.
Connecticut, Hartford
Fire Association, Philadelphia.
Georgia Home, Columbus.
German-American, New York
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Knoxville, Knoxville, Tenn.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Mechanics' and Trad'rs', New Orleans.

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NORTH CAROLINA.—CONTINUED.

Other Companies Authorized to do Business:

Merchants' Newark.
Mutual, New York.
National, Hartford.
New York Underwriters, New York.
North British and Mercantile, London.
Niagara, New York.
Norwich Union, Norwich, Eng.
Northern, London.
Orient, Hartford.
Phenix, Brooklyn.
Phœnix Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, Liverpool.
Rochester German, Rochester.
Royal, Liverpool.
St. Paul, St. Paul.
Security, New Haven.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Southern, New Orleans.
Sun, London.
Sun Mutual, New Orleans.
Virginia, Richmond.
Westchester, New York.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Hartford, Hartford.
Kentucky Mutual, Louisville.
Life Ins. Co. of Virginia, Richmond.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England Mutual, Bosto .
New York, New York.
Northwestern Mutual, Milwaukee.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
United States, New York.

MISCELLANEOUS COMPANIES.

American Accident Indemnity.
Am. Employers' Liability, N. J.
Employers' Liability, London.
Fidelity Mutual.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
London Guarantee & Acc., London.
People's Mutual.
Standard, Detroit.
Travelers', Hartford.

NORTH DAKOTA.

F. B. FANCHER, Insurance Commissioner, Bismark.

Companies Authorized to do Business:

FIRE COMPANIES.

Ætna Hartford.
British America, Toronto.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fidelity, Philadelphia.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
German American, New York.
German, Freeport, Ill.
Germania, New York.
Hamburg-Bremen, Hamburg, Ger.
Hartford, Hartford.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Knoxville, Tenn.
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng
Milwaukee Mechanics', Milwaukee.
National, Hartford.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
New Hampshire, Manchester.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Queen, New York.
Springfield, Springfield, Mass.
St. Paul, St. Paul.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Bankers', St. Paul.
Commercial Alliance, New York.
Connecticut Indemnity, Waterbury.
Equitable, Des Moines.
Fidelity, Philadelphia.
Germania, New York.
Hartford, Hartford.
Life Insurance Clearing Co., St. Paul.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Northwestern Aid, Minneapolis.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.

OHIO.

W. M. HAHN, Insurance Commissioner, Columbus.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Cincinnati	Cincinnati	1829	$150,000	$238,698	$ 69,161	$169,537
Commercial	"	1838	100,000	203,176	49,518	153,658
Columbia	Dayton	1882	150,000	313,757	73,887	239 870
Cooper	"	1867	100,000	287,878	149,917	137 961

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OHIO.—FIRE AND FIRE AND MARINE COMPANIES CONTINUED.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Dayton	Dayton	1851	$100,000	$186,822	$70,857	$115,964
Eagle	Cincinnati	1850	100,000	162,905	59,290	103,615
Eureka	"	1854	100,000	300,112	94,515	205,597
Franklin	Columbus	1864	100,000	275,016	140,191	134,826
Merchants' and Manuf'rs'	Cincinnati	1838	150,000	275,321	50,811	224,510
Miami Valley	Dayton	1863	100,000	158,917	10,379	148,538
National	Cincinnati	1851	100,000	167,786	46,162	121,624
Ohio	Dayton	1865	150,000	220,054	61,555	158,499
Security	Cincinnati	1881	150,000	249,403	64,939	184,464
Teutonia	Dayton	1865	100,000	451,534	74,864	376,670
Washington	Cincinnati	1836	150,000	245,310	31,606	313,704

MUTUAL COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Central Manufacturers'	Van Wert	1876	$ 75,814	$ 32,979	$ 43,335	$ 126,712
Cincinnati Equitable	Cincinnati	1826	447,390	225,071	222,319	.....
Equitable	Cincinnati	1826	452,648	221,034	231,614	.....
German	"	1858	380,550	95,060	285,490	711,301
Mutual Fire Association	Toledo	1877	9,952	5,465	4,487	66,513
Ohio Millers'	Canton	1886	51,027	29,049	21,978	259,942
Ohio Farmers'	LeRoy	1848	1,771,475	1,701,614	69,861	.....
Phœnix	Cincinnati	1875	26,792	27,767	.....	186,513
Seneca County	Tiffin	....	26,590	12,976	13,614	294,211
Sun Mutual	Cincinnati	1862	60,257	32,794	27,463	272,350

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Union Central	Cincinnati	1867	$100,000	$12,715,071	$11,147,491	$1,568,180
Western and Southern	"	1888	100,000	139,826	44,286	95,540

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
American Mutual, Providence.
British and Foreign, Liverpool.
British America, Toronto.
Buffalo German, Buffalo.
Citizens', New York.
Citizens', Pittsburgh.
Citizens' St. Louis.
Commerce, Albany.
Commercial, New York.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Cotton and Woolen Mutual, Boston.
Delaware, Philadelphia.
Detroit, Detroit.
Dwelling House, Boston.
Empire State, Rochester.
Enterprise Mutual, Providence.
Equitable, Providence.
Farragut, New York.
Fire Association, Philadelphia.
Fire Insurance Co. Philadelphia
Fireman's Fund, San Francisco.
Firemen's, Newark.
Franklin, Philadelphia.
German, Freeport, Ill.
German-American, New York.
German, Peoria, Ill.
German, Pittsburgh.
German, Wheeling.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Greenwich, New York.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co N America, Philadelphia.

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OHIO.—CONTINUED.

Other Companies Authorized to do Business:

Ins. Co. State of Pa., Philadelphia.
Keystone Mutual, Philadelphia.
Knoxville, Knoxville, Tenn.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Manuf'rs and Merchants', New York.
Manuf'rs' and Merchants' Mutual, Rockford, Ill.
Marine, London.
Mercantile, Boston.
Mercantile Mutual, Providence.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
Mutual, Detroit.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Pennsylvania, Philadelphia.
People's, Pittsburgh.
Phenix, Brooklyn.
Philadelphia Mfrs. Mut., Philadelphia.
Phœnix, Hartford
Phœnix, London.
Protection Mutual, Chicago.
Providence-Washington, Providence.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Rubber Manuf'rs Mutual, Boston.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
Spring Garden, Philadelphia.
Sun, London.
Sun, San Francisco.
Syndicate, Minneapolis.
Traders', Chicago.
Union, Philadelphia.
Union, San Francisco.
Union, Buffalo.
United Fireman's Philadelphia.
United States, New York.
Westchester, New York.
Western, Pittsburgh.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, Des Moines.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, New York.
Iowa, Sioux City.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
Equitable, Cincinnati.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
Metropolitan Plate Glass, New York.
London Guarantee & Acc., London.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

OREGON.

H. R. KINCAID, Secretary of State, Salem.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Northwest	Portland	1886	$104,780	$143,607	$ 36,578	$107,029
State	Salem	1884	100,000	378,436	166,677	211,758

Other Companies Authorized to do Business:

FIRE COMPANIES.

American, Philadelphia.
British and Foreign, London.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Fireman's Fund, San Francisco.
German American, New York.
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hamburg-Magdeburg, Hamburg.
Hartford, Hartford.
Home, San Francisco.
Home, New York.
Imperial, London.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark.
New Zealand, Auckland.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, Eng.
Phenix, Brooklyn.
Phœnix, London.
Queen, New York.
Royal, Liverpool.
Sun, London.
Scottish Union and Nat'l, Edinburgh.
Sea, London.
Thames and Mersey, Liverpool.
Traders', Chicago.
Union, San Francisco.

LIFE COMPANIES

Ætna, Hartford.
Bankers, Des Moines.
Connecticut, Hartford.
Equitable, New York.
Home, New York.
Mutual Reserve Fund, New York.
Massachusetts, Springfield.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
London Guarantee.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

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PENNSYLVANIA.

J. H. LAMBERT, Insurance Commissioner, Harrisburgh.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Allegheny	Pittsburgh	1859	$ 100,000	$ 162,043	$ 17,663	$ 144,380
Allemania	"	1859	200,000	381,758	139,842	241,946
American	Philadelphia	1810	500,000	2,395,606	1,716,750	678,855
C. E. Bliven, Gen. West'n Agt., Chicago.						
Armenia	Pittsburgh	1872	250,000	322,307	64,133	258,173
Artisans	"	1866	100,000	153,632	28,472	125,159
Ben Franklin	Allegheny	1866	150,000	227,087	25,163	201,924
Birmingham	Pittsburgh	1871	200,000	282,166	23,732	258,434
Cash	"	1865	100,000	170,567	8,571	161,996
Citizens'	"	1849	500,000	734,424	195,227	539,197
City	"	1870	100,000	133,622	20,616	112,906
Delaware	Philadelphia	1835	702,875	1,560,977	694,743	870,234
Fire Ins. Co. of County Pa.	"	1832	400,000	844,153	327,677	516,496
Fire Association	"	1820	500,000	5,191,055	4,070,754	1,120,301
W. H. Cunningham, Gen. West'n Agt., Chicago.						
Franklin	"	1829	400,000	3,186,847	1,696,019	1,454,236
German-American	Pittsburgh	1873	100,000	196,828	47,404	149,424
German	Pittsburgh	1862	200,000	485,486	235,165	250,321
Girard	Philadelphia	1853	300,000	1,780,636	938,953	841,683
W. E. Rollo & Son, Gen. West'n Agts., Chicago.						
Humboldt	Allegheny	1871	100,000	170,349	36,130	134,219
Ins. Co. State of Penn	Philadelphia	1794	200,000	738,912	476,046	262,865
R. S. Critchell, Gen. West'n Agt., Chicago.						
Ins. Co. of North America	"	1792	3,000,000	9,562,599	4,322,730	5,244,269
J. F. Downing, Mgr. West'n Dept., Erie, Pa.						
Jefferson	Philadelphia	1855	100,000	381,234	72,967	308,267
Lumberman's	"	1873	250,000	1,001,049	357,431	643,618
Manuf'rs' and Merchants',	Pittsburgh	1865	200,000	460,955	110,103	250,852
Mechanics'	Philadelphia	1854	250,000	800,890	414,679	386,211
Monongahela	Pittsburgh	1854	175,000	245,287	18,261	226,026
National	Allegheny	1866	100,000	231,926	38,841	193,085
Pennsylvania	Philadelphia	1825	400,000	4,098,774	2,209,522	1,889,252
J. F. Downing, Mgr. West'n Dept., Erie, Pa.						
People's	Pittsburgh	1862	150,000	214,375	45,227	169,148
Pittsburgh	"	1851	100,000	285,089	16,530	268,559
Reading	Reading	1867	250,000	755,350	372,084	377,674
Reliance	Philadelphia	1841	300,000	897,430	330,195	524,333
Schuylkill	"	1895	100,000	125,000	.....	125,000
Spring Garden	"	1835	400,000	1,305,987	725,943	580,044
Sun Fire	"	1873	100,000	104,084	3,300	100,784
Teutonia	Allegheny	1871	125,000	260,021	91,922	168,049
Teutonia	Philadelphia	1871	200,000	270,983	46,399	224,584
United Firemen's	"	1860	300,000	1,333,216	915,805	417,411
Union	"	1864	250,000	538,842	221,411	317,431
Union	Pittsburgh	1871	100,000	148,758	16,447	132,311
Western	"	1849	300,000	374,365	36,355	338,010

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Aurora	Harrisburgh	1890	$ 5,055	$ 1,472	$ 4,583	$ 2,603
*Farmers'	York	1853	591,845	341,870	249,975	.....
Keystone	Philadelphia	1892	95,042	69,241	25,410	692,409
Mutual Assurance	Philadelphia	1784	2,054,258	259,209	1,795,049	.....
Mutual	Germantown	1843	740,245	310,741	429,505	94,135

*Mutual in form, but does business on cash plan only.

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PENNSYLVANIA.—MUTUAL FIRE COMPANIES, CONTINUED.

		Began Business.	Cash Assets.	Liabilities.	Surplus	Premium Notes.
National	Harrisburgh	1890	$ 2,059	$ 1,625	$ 434	$.....
People's	Harrisburgh	1889	19,725	13,898	5,827	4,501
Phila. Contributionship,	Philadelphia	1752	3,745,632	456,570	3,289,062	.....
Phila. Manufacturers'	Philadelphia	1890	127,885	76,429	51,456	752,315
Sprinkler	Philadelphia	1893	23,576	17,462	6,114	137,307
Susquehanna	Harrisburgh	1873	30,800	32,420	.....	230,774

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity Mutual	Philadelphia	1879	Mutual	$ 415,708	$ 13,339	$ 402,369
Girard	Philadelphia	1836	$1,000,000	6,706,264	3,531,736	3,174,520
Penn Mutual	"	1847	Mutual	22,773,911	20,102,427	2,671,484
Penna. Co. for Insuring Lives,	Phila.	1812	2,000,000	11,044,953	117,158	10,044,953
Presbyterian Ministers'	Philadelphia	1759	Mutual	517,543	420,818	96,725
Provident Life and Trust	"	1865	1,000,000	24,644,836	21,830,045	2,814,791

PLATE GLASS COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
United States	Philadelphia	1867	$100,000	$157,504	$13,281	$144,223

STEAM BOILER COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Pennsylvania	Philadelphia	1873	$150,000	$168,816	$11,345	$157,470

SURETY COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
City Trust	Philadelphia	1886	$500,000	$2,068,712	$1,379,874	$688,837

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Albany, Albany.
American Central, St. Louis.
American, Boston.
American, Newark.
American, New York.
Atlas, London.
Broadway, New York.
British-America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord.
Citizens', New York.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Dwelling House, Boston.
Farragut, New York.
Fireman's Fund, San Francisco.
Firemen's, Baltimore.
Firemen's, Chicago.
Firemen's, Newark.
German-American, New York.
Germania, New York.
Glens Falls, Glens Falls.
Granite State, Portsmouth
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Kings County, Brooklyn.
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.
Lion, London.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile, Boston.
Mechanics' and Tradr's', New Orleans.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
Millers' National, Chicago.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile,
Northern, London. London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford
Pacific, Hartford.
Palatine, Manchester.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Rochester German, Rochester.
Royal, Liverpool.
Rutgers, New York.
St. Paul, St. Paul.
Security, New Haven
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Sun, London.
Transatlantic, Hamburg.
Union, San Francisco.
United States, New York.
United States "Lloyds," New York.
Virginia, Richmond.
Washington, Cincinnati.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut General, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, Brooklyn.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
National, Washington.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Phœnix, Hartford.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Steam Boiler, New York.
Employers' Liability, London.
Fidelity and Casualty New York.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
London Guarantee & Acc., London.
New York Plate Glass, New York.
Pacific, San Francisco
Standard, Detroit.
Travelers', Hartford.

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RHODE ISLAND.

ALBERT C. LANDERS, Insurance Commissioner, Providence.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Equitable	Providence	1859	$300,000	$ 566,756	$209,869	$356,887
Merchants'	"	1851	200,000	480,343	219,045	261,298
Providence-Washington	"	1799	400,000	1,354,370	850,036	503,434

C. L. Whittemore, Gen. West'n Agt., Chicago.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
American	Providence	1877	$247,391	$145,148	$102,243	$2,786,411
Aquidneck	Newport	1893	6,289	6,110	179	24,996
Atlantic	Providence	1893	29,196	22,464	6,733	111,290
Blackstone	"	1868	334,254	190,240	144,014	1,484,260
Citizens	"	1892	9,748	7,736	2,012	30,805
Commercial	"	1892	8,770	7,879	891	40,189
Enterprise	"	1874	244,678	147,708	96,970	2,815,459
Firemen's	"	1854	665,191	281,233	383,960	2,635,735
Franklin	"	1854	57,221	47,946	9,275	467,422
Hope	"	1875	173,956	112,365	61,591	1,060,730
Manufacturers'	"	1835	184,715	71,038	113,677	682,543
Mechanics'	"	1871	105,514	52,178	53,336	501,373
Merchants'	"	1874	171,124	96,833	96,831	771,260
Mercantile	"	1884	100,279	61,438	38,841	590,748
Pacific	"	1893	23,076	32,669	.....	102,463
Pawtucket	Pawtucket	1849	277,583	116,774	160,809	222,858
Providence	Providence	1800	275,733	109,129	166,694	79,999
Rhode Island	"	1848	303,174	111,532	191,642	1,070,584
Security	Providence	1893	18,480	10,989	7,491	61,635
State	"	1855	718,376	366,976	351,400	6,962,371
Union	"	1883	208,424	89,535	118,889	876,086
What Cheer	"	1864	263,928	157,467	106,461	1,500,731

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commerce, Albany.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Eagle, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Boston.
Firemen's, Newark.
First National, Worcester.
Franklin, Philadelphia.
Franklin, Columbus.
German-American, New York
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London
Ins. Co. County of Pa., Philadelphia.
Ins. Co. N. America, Philadelphia.
Ins. Co. State of Pa., Philadelphia.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Merchants', Newark.
Milwaukee Mechanics', Milwaukee.
Michigan, Detroit.
National, Hartford.
National, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, London.
Phœnix, Hartford
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Sun, London.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Connecticut, Hartford.
Equitable, New York.
Home, Brooklyn.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York

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RHODE ISLAND.—CONTINUED.

Other Companies Authorized to do Business:

National, Montpelier, Vt.
New York, New York.
New England, Boston.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
State, Worcester, Mass.
Travelers', Hartford.
Vermont, Burlington.
Washington, New York.
Union, Portland, Me.
United States, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
American Steam Boiler, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. of N. A., Montreal.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

SOUTH CAROLINA.

JAMES NORTON, Ex-officio Insurance Commissioner, Columbia.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Charleston	Charleston	1890	$100,000	.....	.....	.....
South Carolina Home	Columbia	1889	50,000	.....	.....	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, New York.
American, Philadelphia.
Caledonian, Edinburgh.
Citizens' New York.
Central City, Selma.
Commercial, Montgomery, Ala.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fire Association, Philadelphia.
Georgia Home, Columbus.
German-American, New York.
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. North America, Philadelphia.
Knoxville, Knoxville, Tenn.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, London.
Mechanics' and Trad'rs', New Orleans.
Mutual, New York.
National, Hartford.
Niagara, New York.
North British and Mercantile, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich.
North Carolina Home, Raleigh.
Orient, Hartford.
Pacific, New York.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Southern, New Orleans.
Sun, London.
Sun Mutual, New Orleans.
Virginia, Richmond.
Western, Toronto.
Westchester, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Hartford, Hartford.
Kentucky Mutual, Louisville.
Life Ins. Co. of Virginia, Richmond.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee
Penn Mutal, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
United States, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
Employers' Liability, London.
Fidelity Mutual.
Fidelity and Casualty, New York
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
London Guarantee.
National Alliance.
People's Mutual.
Standard, Detroit.
Travelers', Hartford.
United States, New York.

SOUTH DAKOTA.

J. E. HIPPLE, Auditor, Pierre.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Watertown	Watertown	1886	$100,000	$131,071	$24,455	$106,616
Yankton	Yankton	1883	65,000	98,702	22,909	75,793

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Caledonian, Edinburgh.
Commercial Union, London
Connecticut, Hartford.
Continental, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco
German-American, New York.
German, Freeport, Ill.
Germania, New York.
Hamburg-Bremen, Hamburg.
Hartford, Hartford
Home, New York
Imperial, London.
Ins. Co. of North America, Philadel'a.
Lancashire, Manchester, Eng.
Liverpool and London and Globe. Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark.
Milwaukee Mechanics', Milwaukee.

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SOUTH DAKOTA.—CONTINUED.

Other Companies Authorized to do Business:

National, Hartford.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
New Hampshire, Manchester.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Queen, New York.
Royal, Liverpool.
Springfield, Springfield, Mass.
State, Des Moines.
St. Paul, St. Paul.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Bankers', St. Paul.
Commercial Alliance, New York.
Connecticut, Waterbury.
Equitable, Des Moines.
Equitable, New York.
Fidelity, Philadelphia.
Germania, New York.
Hartford, Hartford.
Iowa, Sioux City.
Life Insurance Clearing Co., St. Paul.
Massachusetts Mutual, Springfield.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Northwestern Aid, Minneapolis.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Standard, Detroit.
Travelers', Hartford.

TENNESSEE.

E. B. CRAIG, Insurance Commissioner, Nashville.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Bluff City	Memphis	1871	$150,000	$156,827	$10,144	$146,683
Factors'	"	1882	90,000	118,555	6,847	111,708
Guardian	"	1894	1,300	2,600	.....	2,600
Hernando	"	1860	150,000	168,083	11,247	156,835
Home	Nashville	1884	24,883	41,563	24,259	17,304
Home	Memphis	1884	100,000	105,075	11,756	93,319
Phœnix Fire and Marine	"	1881	150,000	155,884	7,971	147,913
Planters	"	1885	150,000	164,754	18,642	146,092
State	Nashville	1865	200,000	247,895	38,445	209,450

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Atlanta Home, Atlanta.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Connecticut, Hartford.
Continental, New York.
Farragut, New York.
Fire Association, Philadelphia.
Georgia Home, Columbus.
German-American, New York.
Germania New York.
Germania, New Orleans.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Home, New Orleans.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mechanics' and Trad'rs', New Orleans.
National, Hartford.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, London.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix London.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh
Southern, New Orleans.
Springfield, Springfield, Mass.
Sun, New Orleans.
Sun, London.
Teutonia, New Orleans.
Transatlantic, Hamburg, Ger.
Virginia F. & M., Richmond.
Westchester, Atlanta.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Hartford, Hartford.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Mutual Benefit, Newark.
Mutual, Louisville.
Mutual, New York.
Mutual Reserve Fund, New York.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
United States, New York.

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TEXAS.

A. J. ROSE, Insurance Commissioner, Austin.

FIRE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Alamo	San Antonio	1889	$200,000	$302,126	$ 99,881	$202,245

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, New York.
American Central, St. Louis.
Atlanta Home, Georgia.
British America, Toronto.
British and Foreign, Liverpool.
Caledonian, Edinburgh.
Commercial Union, London.
Concordia, Milwaukee.
Continental, New York.
Connecticut, Hartford.
Delaware, Philadelphia.
Farragut, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Georgia Home, Columbus.
German-American, New York.
German, Freeport, Ill.
Germania Fire, New Orleans.
Greenwich, New York.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Macon, Macon, Ga.
Manchester, Manchester, Eng.
Mannheim, Mannheim, Ger.
Mechanics' & Traders', New Orleans.
Merchants', Newark.
National, Hartford.
New Orleans, New Orleans.
New York Bowery, New York.
Niagara, New York.
North British, and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Royal, Liverpool.
St. Paul, St. Paul.
St. Paul German, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Sea, Liverpool.
Southern, New Orleans.
Springfield, Springfield, Mass.
Standard, Liverpool.
Sun, New Orleans.
Sun, San Francisco.
Sun, London,
Teutonia, New Orleans.
Thames and Mersey, Liverpool.
Traders', Chicago.
Western, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, N. Y.
Equitable, New York.
Germania, New York.
Home, Brooklyn.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Mutual, New York.
Mutual Benefit, Newark.
Nederland, Amsterdam.
New England, Boston.
New York, New York.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee & Acc., London.
New York Plate Glass, New York.
Pacific Mutual, San Francisco.
Standard, Detroit.
Travelers', Hartford.
Union Casualty, St. Louis.

VERMONT.

C. W. BROWNELL, Jr., and H. F. FIELD, Insurance Commissioners, Montpelier.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
New England	Rutland	1881	$125,000	$152,042	$34,289	$117,753

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Union Mutual	Montpelier	1875	$ 5,431	$.....	$ 5,431	$ 392,060
Vermont Mutual	"	1828	55,229	1,675	53,554	2,878,061

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
National	Montpelier	1850	Mutual	$9,886,852	$8,752,760	$1,134,092
Vermont	Burlington	1869	$100,000	431,747	322,316	109,432

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VERMONT.—CONTINUED.

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, New York.
American, Philadelphia.
Caledonian, Edinburgh.
City of London, London.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Dorchester, Boston.
Fire Association, Philadelphia.
First National, Worcester, Mass.
Franklin, Philadelphia.
German-American, New York.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Ins. Co. State of Pa., Philadelphia.
Lancashire, Manchester.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Massachusetts, Boston.
Merchants', Providence.
National, Hartford.
New Hampshire, Manchester.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pennsylvania, Philadelphia.
People's, Manchester.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington.
Queen, New York.
Quincy, Quincy, Mass.
Royal, Liverpool.
Springfield, Springfield, Mass.
Sun, London.
Westchester, New York.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut, Hartford.
Connecticut General, Hartford.
Equitable, New York.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Massachusetts, Springfield.
Mutual, New York.
Mutual Benefit, Newark.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Standard, Detroit.
State, Worcester, Mass.
Travelers', Hartford.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
Fidelity and Casualty, New York
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee
New York Plate Glass, New York.

VIRGINIA.

MORTON MARYE, Auditor, Richmond.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Alexandria	Alexandria	1871	$ 53,838	65,833	$ 17,559	$ 48,274
Central Fire	Parkersburg	1890	100,000	.....	.....	.....
Mt. Vernon	Alexandria	1888	50,000	56,615	5,468	51,147
German-American	Richmond	1892	25,000	25,000	.....	.....
Petersburgh	Petersburgh	1860	200,000	795,956	495,862	300,094
Pequannock	Staunton	1893	100,000	112,243	8,639	104,604
Portsmouth	Portsmouth	1852	31,275	91,098	23,541	68,457
Virginia	Richmond	1832	250,000	718,366	341,316	377,050
Virginia State	"	1865	200,000	427,895	170,159	257,736

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Life Ins. Co. of Virginia	Richmond	1871	$100,000	$920,766	$760,232	$160,534

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
British America, Toronto.
Citizens', New York.
Commercial Union, London.
Fire Association, Philadelphia.
Firemen's, Baltimore.
Germania, New York.
Glens Falls, Glens Falls.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lion, London.
London, London.
London and Lancashire Liverpool.
Mutual, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Rochester German, Rochester, N. Y.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Sun, London.
Western, Toronto.
Worcester, New York.
Williamsburgh City, New York.

LIFE COMPANIES.

Berkshire, Pittsfield, Mass.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, Brooklyn.
John Hancock, Boston.
Manhattan, New York
Massachusetts, Springfield.
Metropolitan, New York.
Mutual Benefit, Newark.
Mutual, New York.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Provident Life and Trust, Philadelphia.
Provident Savings, New York.
State, Worcester, Mass.
Union Central, Cincinnati.
Union, Portland.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES

Am. Employers' Liability, N. J
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
Employers' Liability, London.
Standard, Detroit.

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WASHINGTON.

JAMES H. PRICE, Insurance Commissioner, Olympia.

Companies Authorized to do Business:

FIRE COMPANIES.

American, Philadelphia.
British and Foreign, London.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Fireman's Fund, San Francisco.
German-American, New York.
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hamburg-Magdeburg, Hamburg.
Hartford, Hartford.
Home, San Francisco.
Home, New York.
Imperial, London.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool
Merchants', Newark.
Newark, Newark.
New Zealand, Auckland.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, Eng.
Phenix, Brooklyn.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Royal, Liverpool.
Sun, London.
Scottish Union and Nat'l, Edinburgh.
Sea, London.
Thames and Mersey, Liverpool.
Traders', Chicago.
Union, San Francisco.

LIFE COMPANIES.

Ætna, Hartford.
Bankers', Des Moines.
Connecticut, Hartford.
Equitable, New York.
Home, New York.
Life Insurance Clearing Co., St. Paul
Mutual Reserve Fund, New York.
Massachusetts, Springfield.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

WEST VIRGINIA.

ISAAC V. JOHNSON, Auditor, Charleston.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fire and Marine	Wheeling	1875	$100,000	$119,515	$13,351	$106,164
Franklin	"	1862	10,000	.....	.....	.....
German	"	1867	100,000	221,053	68,477	152,576
Jefferson	"	1883	10,000	.....	.....	.....
Peabody	"	1869	100,000	151,782	24,613	127,169
Standard	Wheeling	1884	10,000	.....	.....	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Newark.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Citizen's, New York.
Commercial Union, London.
Continental, New York.
Fire Association, Philadelphia.
Franklin, Philadelphia.
German-American, Philadelphia
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester, Eng.
London, London.
London and Lancashire, Liverpool.
Liverpool and London and Globe, Liverpool.
Manchester, England.
New Hampshire, Manchester.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng.
Ohio Farmers, LeRoy.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reading, Reading, Pa.
Royal, Liverpool.
Security, New Haven.
St. Paul, St. Paul.
Sun, London.
Union, London.
Virginia F. & M., Richmond.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan Mutual, Detroit.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Provident, Philadelphia.
Provident Savings, New York
State, Worcester, Mass.
Union, Portland, Me.
Union Central, Cincinnati.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Fidelity and Casualty, New York.
Employers' Liability, London.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
London Guarantee.
Standard, Detroit.
Travelers', Hartford.

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WISCONSIN.

WM. A. FRICKE, Insurance Commissioner, Madison.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Concordia	Milwaukee	1870	$200,000	$ 698,768	$427,242	$ 271,526
Milwaukee Mechanics'	"	1852	200,000	2,076,845	794,390	1,282,455
Northwestern National	"	1869	600,000	1,862,697	787,869	1,074,828

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Northwestern Mutual	Milwaukee	1858	Mutual	$64,071,183	$52,712,726	$11,358,457

ACCIDENT COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Oshkosh	....	Mutual	$4,261	$951	$3,310
Nat'l Benefit & Casualty	Milwaukee	1894	200,000	200,000	....	200,000

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Allemania, Pittsburgh.
American, Boston.
American, Newark.
American, Philadelphia.
American, New York.
American Central, St. Louis.
Buffalo German, Buffalo.
British America, Toronto.
Broadway, New York.
Caledonian, Edinburgh.
Central Manuf'rs Mutual, Van Wert, O.
Citizens', New York.
Citizens', Pittsburgh.
City of London, London.
Commerce, New York.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Dwelling House, Boston.
Eagle, New York.
Empire State, Rochester.
Equitable, Providence.
Farmers', York, Pa.
Fire Association, Philadelphia.
Fire Ins. Co. County of Pa., Philadel'a.
Fireman's Fund, San Francisco.
Firemen's, Dayton, O.
Firemen's, Newark.
Franklin, Philadelphia.
Franklin, Columbus, O.
Farragut, New York.
German, Freeport, Ill.
German, Peoria, Ill.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, England.
Mannheim, Mannheim, Ger.
M'f'rs' & Merch'ts' Mut., Rockford, Ill.
Minnesota Fire Ass'n, Minneapolis.
Millers' and Manuf'rs', Minneapolis.
Millers' National, Chicago.
Merchants', Newark.
Merchants', Providence.
Mercantile, Boston.
Michigan, Detroit.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
Niagara, New York.
North American, Boston.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, Eng.
Ohio Farmers', LeRoy.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Protection Mutual, Chicago.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reliance, Philadelphia.
Rochester German, Rochester.
Rockford, Rockford, Ill.
Royal, Liverpool.
Rutgers, New York.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Standard, New York.
Sun, San Francisco.
Sun, New Orleans.
Sun, London.
Syndicate, Minneapolis.
Teutonia, Philadelphia.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
Union, San Francisco.
Union London.
United Firemen's Philadelphia.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Provident, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford
Union, Portland, Me.
Union Central, Cincinnati.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler Hartford.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.

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FOREIGN COMPANIES.

U. S. Statements.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Atlas.....London	1808	1890	$ 855,107	$ 488,635	$ 366,472
J. M. Neuberger; U. S. Manager, Chicago, Ill.; Frank Lock, Mgr. Eastern Dept., N. Y. City.					
British America.....Toronto, Can.	1833	1874	1,164,196	564,380	599,816
Caledonian.....Edinburgh, Scot.	1810	1890	2,126,209	1,484,980	641,229
Niagara Fire Ins. Co., U. S. Managers, New York; I. S. Blackwelder, Western Agent, Chicago.					
Commercial Union.....London, Eng.	1861	1872	3,581,549	2,446,543	1,135,006
Charles Sewell, Mgr. U. S., New York; H. C. Eddy, West'n Mgr., Chicago.					
Hamburg-Bremen.....Hamburg, Ger.	1854	1872	1,330,770	788,311	428,104
F. O. Affeld, Mgr. U. S.; Wilkowsky & Affeld, West'n Mgrs., Chicago.					
Imperial.....London, Eng.	1803	1867	1,935,996	1,205,151	730,845
Courtney & McCay, Eastern Mgrs., N. Y.; Dan'l C. Osman, Western Mgr., Chicago.					
Lancashire.....Manchester	1852	1872	2,294,986	1,534,919	760,066
E. Litchfield, U. S. Mgr., N. Y.; Dan Winslow, West'n Mgr., Chicago.					
Lion.....London, Eng.	1880	1880	855,948	470,347	385,600
M. Bennett, Jr., U. S. Mgr., Hartford, Conn.					
Liverpool & London & Globe, Liverpool, Eng.	1848	1860	8,498,268	5,427,079	3,071,189
H. W. Eaton, U. S. Manager, N. Y.; W. S. Warren, West'n Secretary, Chicago.					
London.....London, Eng.	1872	1872	1,637,096	923,695	713,401
C. L. Case, U. S. Manager, N. Y.; .....West'n Mgr., Chicago.					
London & Lancashire.....Liverpool, Eng.	1861	1879	2,700,869	1,850,248	850,620
Jeffrey Beavan, U. S. Mgr., N. Y.; J. S. Belden, West'n Mgr., Chicago.					
Manchester.....Manchester, Eng.	1824	1890	2,104,770	1,569,749	535,020
W. W. Dudley, U. S. Mgr., Chicago.					
North British & Mercantile...London, Eng.	1809	1866	3,587,686	2,266,322	1,321,363
Henry E. Bowers, Mgr. U. S.					
North German.....Hamburg, Ger.	....	1894	455,972	214,915	241,057
A. Loch & Son, U. S. Manager, Chicago.					
Northern.....London, Eng.	1836	1876	1,691,218	1,204,528	486,690
Geo. W. Babb, Jr., U. S. Mgr., N. Y.					
Norwich Union.....Norwich, Eng.	1797	1879	1,988,223	1,400,499	587,724
J. Montgomery Hare, U. S. Manager, N. Y.					
Palatine.....Manchester, Eng.	...	1893	2,389,092	1,767,446	621,645
William Wood, Manager New York; Geo. M. Fisher, Manager Chicago.					
Phœnix.....London, Eng.	1782	1879	2,503,135	1,790,765	712,369
A. D. Irving, U. S. Manager, N. Y.; M. F. Driscoll, West'n Mgr., Chicago.					
Prussian National.....Stettin, Ger.	1845	1891	776,920	415,945	360,975
T. W. Letton, U. S. Mgr., Chicago.					
Royal.....Liverpool, Eng.	1845	1851	7,609,259	5,441,454	2,167,805
E. F. Beddall, Res. Mgr., N. Y.; E. L. Allen, Mgr. Northwestern States, Case & Co., Mgrs. Cook Co., Chicago.					
Scottish Union & National, Edinburgh, Scot.	1824	1880	2,896,066	1,305,042	1,591,023
M. Bennett, Jr., U. S. Mgr., Hartford.					
Sun Insurance Office.....London, Eng.	1810	1880	2,433,165	1,713,055	720,109
J. J. Guile, U. S. Mgr., N. Y.					
Transatlantic.....Hamburg, Ger.	1871	1877	624,328	303,945	320,382
E. Harbers, U. S. Mgr., N. Y.; Wilkowsky & Affeld, West'n Mgrs., Chicago.					
Union Assurance Society....London, Eng.	1714	1891	1,012,116	528,118	483,997
Hall & Henshaw, U. S. Managers, New York.					
Western Assurance.....Toronto, Can.	1851	1872	1,642,002	1,085,794	556,208

MARINE COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
British & Foreign.....Liverpool Eng.	1863	1881	$1,057,913	$433,930	$548,270
Louis A. Wright, U. S. Mgr., N. Y.					
General Marine.....Dresden, Saxony	....	1890	200,199	3,016	197,183
J. Bertschman, U. S. Mgr., N. Y.					
Mannheim.....Mannheim, Ger.	1879	1887	424,477	58,600	368,877
Hugo Menzel U. S. Mgr., N. Y.					

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FOREIGN COMPANIES.—MARINE CONTINUED.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Marine.....London, Eng.	1884	1887	$460,552	$137,503	$323,049
Percy Chubb, U. S. Mgr., N. Y.					
Reliance.....Liverpool, Eng.	....	1890	362,677	30,519	332,158
Sea.....Liverpool, Eng.	1875	1888	321,957	118,317	203,640
Percy Chubb, U. S. Mgr., N. Y.					
Standard.....Liverpool, Eng.	....	1889	228,785	33,133	195,652
J. D. Barnett, U. S. Mgr.					
Thames & Mersey.....Liverpool, Eng.	....	1876	575,803	88,614	487,189
A. J. MacDonald, U. S. Mgr.					
The Indemnity.....London, Eng.	1824	1889	225,084	18,889	206,204
Henry Wreaks, U. S. Branch.					
Union.....Liverpool, Eng.	1863	1881	490,018	130,392	359,626
Jones & Whitlock, U. S. Mgrs., N. Y.					
Universal.....London, Eng.	1860	1889	288,414	82,024	206,390
James Lawson, U. S. Mgr., N. Y.					

LIFE COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Canada Life.....Hamilton, Canada.	1847	1889	$15,578,983	$12,357,519	$3,221,464
Nederland.....Amsterdam, Hol.	1858	1893	371,918	78,247	293,671

ACCIDENT AND FIDELITY COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Employers' Liability.....London, Eng.	1880	1886	$1,015,904	$598,114	$417,790
Endicott & Macomber, U. S. Mgrs., Boston, Mass.					
London Guarantee and Acc't Co., London.	1869	1892	518,141	263,656	254,485
A. W. Masters, U. S. Manager, Chicago.					

Additional Foreign Companies Doing Business on the Pacific Coast, But Not Making U. S. Statements.—Good and Responsible Companies.

FIRE AND FIRE AND MARINE COMPANIES.

Aachen and Munich.....Germany.
Alliance.....London, Eng.
Economic.....London, Eng.
General Life and Fire.....London, Eng.
Hamburg-Magdeburg.....Hamburg, Ger.
Helvetia Swiss.....St. Gall, Switz.
Magdeburg.....Magdeburg, Ger.
New Zealand Fire and Marine....Auckland, N. Z.
Scanic.....Malmo, Sweden
South British.....Auckland, N. Z.
Straits.....Singapore, India.
Svea.....Gothenburg, Sweden.

MARINE COMPANIES.

Australian General.....Sidney, Aus.
Baloise.....Basle, Switz.
Canton.....Hong Kong, China.
China Traders'.....Hong Kong, China.
Federal.....Zurich, Switz.
Fonciere.....Paris, France.
Forth China.....Shanghai, China.
Frances-Hungarian.....Buda-Pesth, Hungary.
International.....Liverpool, Eng.
Indemnity.....London, Eng.
Magdeburg General.....Magdeburg, Ger.
Man On.....Hong Kong, China.
Maritime.....Liverpool, Eng.
National.....London, Eng.
On Tai.....Hong Kong, China.
Reliance.....Liverpool, Eng.
Switzerland.....Zurich, Switz.
Trans-Atlantic.....Berlin, Ger.
Union Insurance Society.....Hong Kong, China.
Yangtsze.....Shanghai China.

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CLAUSES WHICH ARE ADDED TO FIRE INSURANCE POLICIES.

WHERE NO NOTE IS ADDED IT IS SUPPOSED THAT THE CLAUSE EXPLAINS ITSELF.

AVERAGE CLAUSE.

It is hereby agreed, in case of loss or damage under this policy, the assured shall recover of this company such proportion of said loss only as the amount hereby assured shall bear to the whole value of property at risk hereunder.

NOTE.—This makes the insured a co-insurer to the amount left uninsured.

PRO RATA CLAUSE.

"It is hereby agreed, that in case of loss this policy shall attach in or on each building or division in such proportion as the value in or on each division bears to the aggregate value of the subjects insured."

NOTE.—This Clause is used simply to divide the loss equably.

RATE CLAUSE.

It is expressly stipulated that, in event of loss, when other insurance on the property exists at a higher rate of premium, then in such case this insurance shall contribute in the just proportion which the rate of premium paid for this insurance bears to the highest premium rate paid.

REMOVAL CLAUSE.

The within described property having been removed to the.....story.....building, with..... roof, occupied as..... .....and situated..... ..... this insurance attaches from this date, only while contained in new location, under same specifications as heretofore.

THREE-FOURTHS VALUE CLAUSE.

It is a condition of this policy, that in the event of loss or damage by fire to the property insured, this company shall not be liable for an amount greater than three-fourths of the cash market value of the same—not exceeding the amount of said policy—at the time immediately preceding such loss or damage; and in the event of other insurance on the property insured, then this company shall not be liable for more than its proportion of three-fourths of such cash market value at the time of the fire.

CO-INSURANCE CLAUSE.

If, at the time of fire, the whole amount of insurance on the property covered by this policy shall be less than the actual cash value thereof, this company shall, in case of loss or damage, be liable for such portion only of the loss or damage as the amount insured by this policy shall bear to the actual cash value of such property.

NOTE.—This Clause differs from the Percentage Co-Insurance Clause in that it is unlimited, while the other one is limited to a certain percentage to be expressed in the Clause itself and made part of it.

CO-INSURANCE CLAUSE.

(FOR APPLICATION TO SPECIFIC ITEMS OF POLICY.)

If, at the time of fire, the whole amount of insurance on the property covered by the.....item....of this policy on ... ...shall be less than the actual cash value thereof, this company shall, in case of loss or damage, be liable for only such portion of such loss or damage as the amount insured under said item....shall bear to the actual cash value of the property covered by such item....

NOTE.—This applies to specific items mentioned in policy; otherwise the same as other co-insurance Clauses being therefore simply more specific.

PERCENTAGE CO-INSURANCE CLAUSE.

(FOR APPLICATION TO SPECIFIC ITEMS OF POLICY.)

If, at the time of fire, the whole amount of insurance on the property covered by the.....item....of this policy sh.....shall be less than....per cent. of the actual cash value thereof, this company shall, in case of loss or damage, be liable for only such portion of such loss or damage as the amount insured under said item....shall bear to the said....per cent. of the actual cash value of the property covered by such item....

NOTE.—This Clause has been long in use and applies specifically.

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MORTGAGEE CLAUSE WITH FULL CONTRIBUTION.

Loss or damage, if any, under this policy, shall be payable to..... as.....mortgagee [or trustee] as interest may appear, and this insurance, as to the interest of the mortgagee [or trustee] only therein, shall not be invalidated by any act or neglect of the mortgagor or the owner of the within described property, nor by any foreclosure or other proceedings or notice of sale relating to the property, nor by any change in the title or ownership of the property, nor by the occupation of the premises for purposes more hazardous than are permitted by this policy: *Provided*, that in case the mortgagor or owner shall neglect to pay any premium due under this policy, the mortgagee [or trustee] shall, on demand, pay the same.

Provided, also, that the mortgagee [or trustee] shall notify this company of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of said mortgagee [or trustee] and, unless permitted by this policy, it shall be noted thereon and the mortgagee [or trustee] shall, on demand, pay the premium for such increased hazard for the term of the use thereof; otherwise this policy shall be null and void.

This company reserves the right to cancel this policy at any time, as provided by its terms, but in such case this policy shall continue in force for the benefit only of the mortgagee [or trustee] for ten days after notice to the mortgagee [or trustee] of such cancellation and shall then cease, and this company shall have the right, on like notice, to cancel this agreement.

In case of any other insurance upon the within described property, this company shall not be liable under this policy for a greater proportion of any loss or damage sustained than the sum hereby insured bears to the whole amount of insurance on said property, issued to or held by any party or parties having an insurable interest therein, whether as owner, mortgagee or otherwise.

Whenever this company shall pay the mortgagee [or trustee] any sum for loss or damage under this policy and shall claim that, as to the mortgagor or owner, no liability therefor existed, this company shall to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made, under all securities held as collateral to the mortgage debt, or may, at its option, pay to the mortgagee [or trustee] the whole principal due or to grow due on the mortgage with interest, and shall thereupon receive a full assignment and transfer of the mortgage and of all such other securities; but no subrogation shall impair the right of the mortgagee (or trustee) to recover the full amount of..... .....claim.

FOUR-FIFTHS CLAUSE.

It is a part of the consideration of this policy and a basis upon which the rate of premium is fixed, that the assured shall maintain insurance on the property hereby insured by this policy to the extent of four-fifths of the actual cash value thereof, and that failing so to do the asssured shall be a co-insurer to the extent of such deficit, and in that event shall bear his, her or their proportion of any loss.

It is, however, mutually understood and agreed, that in case the total insurance shall exceed four-fifths of the whole cash value of the property insured by this policy, the assured shall not recover from this company more than its *pro rata* share of four-fifths of the whole actual cash value of such property.

IRON SAFE CLAUSE.

The assured, under this policy, hereby covenants and agrees to keep a set of books showing a complete record of business transacted, including all purchases and sales both for cash and credit, together with the last inventory of said business; and further covenants and agrees to keep such books and inventory securely locked in a fire-proof safe at night, and at all times when the store mentioned in the within policy is not actually open for business, or in some secure place not exposed to a fire which would destroy the house where said business is carried on; and in case of loss the assured agrees and covenants to produce such books and inventory, and in the event of a failure to produce the same this policy shall be deemed null and void, and no suit or action at law shall be maintained thereon for any such loss.

VACANCY CLAUSE.

In consideration of the following agreement, permit is hereby given for the premises described in this policy to remain vacant or unoccupied from the.....day of .....189 , to the.....day of .....189 , at noon, and it is hereby agreed by this company and the assured, that this company shall not be liable for more than two-thirds of any loss occurring during said vacancy on the property insured by this policy, nor for more than two-thirds of the amount of said policy, or any item thereunder; nor in case of other insurance on said property for more than its *pro rata* proportion of two-thirds of such loss, whether such insurance has become void or not; and further, it is agreed that the building insured or containing the property insured, shall at all times during such vacancy be under the care and supervision of some competent person, the doors and windows securely locked, and all rubbish removed, or this policy shall be void.

HOUSEHOLD FURNITURE FORM.

$ .....On Household Furniture, useful and ornamental, Beds, Bedding, Linen and Family Wearing Apparel, including Crockery, Glass and China Ware; also, Musical Instruments and Sewing Machines, when specifically mentioned, all while contained in the.....Dwelling House situate on Lot...., Block.. No.....of..... .....Street.

$.....Other concurrent insurance permitted.

.....Years from.....at.....$.....

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GIRARD

Fire Insurance Company,

OF PHILADELPHIA, PA.

This old and well known institution has justly acquired a national reputation for fair and honorable dealing.

WM. E. ROLLO & SON,

MANAGERS,

Western Department; 210 La Salle Street,

CHICAGO, ILL.

GERMANIA

INSURANCE COMPANY

31 Camp St., New Orleans, La.

J. HASSINGER, PRESIDENT.

OTTO T. MAIER, SEC'Y AND MANAGER.

ESTABLISHED IN 1866.

The Germania is managed on the lines of Fair and Equitable Adjustment and Prompt Payment of losses. Applications for insurance on Elevators and Grain and any other good business at Tariff Rates may be submitted to

DAVIS & REQUA,

GENERAL AGENTS,

199 LA SALLE ST. - CHICAGO, ILL.

A BIG STRIDE FORWARD.

THE AMERICAN TEMPERANCE

LIFE INSURANCE ASSOCIATION OF NEW YORK

TO THE FRONT!

THIS STERLING AND STURDY INSTITUTION has just been licensed by the several Insurance Commissioners to transact business in the North Central States, including the vast stretch of splendid territory extending from Pennsylvania on the East to the Rockies on the West, and from the Ohio river on the South to British America on the North. This fertile field now constitutes its "Western Department," which is under the personal direction of Mr. J. D. KNAPP, with headquarters in the Y. M. C. A. Building, Chicago. This reliable and well-known institution is now prepared to offer its superior and liberal policies to the Total Abstainers of the West at lower rates than any other reliable Company by reason of the extremely low mortality of its members.

Average number of death losses per each 1000 members in all other leading insurance companies about 12.
Number of death losses per each 1000 members in the American Temperance only 6.9.

Effecting a Net Saving to its Members of OVER FIVE DOLLARS....

....per $1000.00 INSURANCE by Reason of its SUPERIOR CLASS OF RISKS.

SPECIAL TERMS will now be made to the temperance people of the West for a limited period only. Every man and woman who is a total abstainer and who contemplates taking life insurance now, or at any time, should insure in an out-and-out temperance company. This is not only your privilege and duty, but an *actual saving of about one-half the cost of insurance.*

Ample Reserve Fund. Cash Surrender Values. Paid Up Insurance. Over $350,000.00 paid in Death Claims.

A LEGACY AND NOT A LAW-SUIT TO BENEFICIARIES.

THE AMERICAN TEMPERANCE is now the ONLY PURELY TOTAL ABSTINENCE COMPANY IN AMERICA, and is therefore the only company which gives to total abstainers the full benefits to which they are entitled in the matter of life insurance.

For information, applications, territory, and terms to agents, address,

J. D. KNAPP, Manager West'n Dept.
1123-4-5 Y. M. C. A. Bldg.
CHICAGO, ILL

We want a good, live agent in every county in the Western Department. Splendid contracts to right parties. Experience is valuable but not necessary to success.

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VOL. XI. DECEMBER, 1895. No. 3.

MARINE · PLATE GLASS ·
BOILER · ETC ·

CHICAGO:
ILL.

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THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

RICHARD A Mc CURDY, PRESIDENT

Is the Largest Insurance Company in the World.

Assets	**$204,638,783.96**
Liabilities (or Guarantee Fund)	$182,109,456.00
Surplus, December 31, 1894	22,529,327.00
Total Income, 1894	48,020,869.00
Total paid policy-holders in 1894	21,089,257.00
Insurance and Annuities in force, December 31, 1894	855,207,778.00
Net Gain in 1894	51,923,039.00
Paid to Policy-holders from Date of Organization	**$388,440,897.34**

THE MUTUAL LIFE ISSUES EVERY DESIRABLE FORM OF POLICY.

C. H. FERGUSON & SON, GENERAL AGENTS,

206 Tacoma Building, - - CHICAGO, ILL.

FIRE!! "We Hold Thee Safe." FIRE!!

Royal Insurance Co.

OF LIVERPOOL.

Absolute Security. :: Actual Indemnity.

UNITED STATES BRANCH STATEMENT.

JANUARY 1, 1895.

ASSETS,	$7,609,259
NET SURPLUS,	2,167,805
INCOME, 1894,	5,233,381
EXPENDITURES, 1894,	4,492,279

CASE & CO.

Managers for Cook County, Illinois.

LAW & BRO.

Managers Northwestern States.
EXCEPT COOK COUNTY.

ROYAL INSURANCE BLDG., CHICAGO.

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BLACK AND WHITE.

A Monthly Magazine of Facts for Insurance Policy Investors.

KELLOGG & SON, PONTIAC BUILDING, COR. DEARBORN AND HARRISON STREETS.

VOL. XI, NO. 3. CHICAGO, DECEMBER 15, 1895. $2.00 PER YEAR.

BOSTON has the call on "Mutuals," take them in a lump.

THE Massachusetts Life Association, of Westfield—George W. Eldridge's new company—has been authorized to do business.

WE WOULD thank Insurance Superintendent T. F. Giddings, of Michigan, for a neatly bound copy of Insurance Laws of that State.

IF THE *Ætna* keeps improving at the rate it has since its new departure it will be worth framing as an entirety. It is now worth careful filing.

ARMSTRONG the tooter and fruiter (tootey-fruity as it were) is bowling toward the east it is said with a gripful of new insurance schemes, among which is a Lloyds to do a life insurance business! And to this complexion has it come at last!

KEEP your eye open for a man who shall, under the name of Stevenson, tell you he is in the employ of the *Insurance Herald* of Louisville, Ky. The *Herald* denounces him as a fraud and wants him pushed along—with a boot. Kick, brothers, kick.

THE Berkshire Life has sent us an interesting calendar, well printed in colors. Four designs make up the handsome cards.

WE WISH to thank the Rollins Publishing Company for a copy of its Western Insurance Directory. It is handsomely bound and full of valuable information.

WE ARE not to have any *Rasins* in our Christmas plum pudding it appears. I. Freeman, the only one left, the boss of the democratic party in Baltimore, and incidentally insurance commissioner of the State, has stepped down and out. This is the *fruit* of the Gorman campaign in which he went under. Everybody laugh. Ha, ha, ha!

OUR friends of the United States Casualty Company of New York are now undergoing all the diseases consequent upon youth and too much advice of all kinds, so BLACK AND WHITE has concluded to vouchsafe none for the present. Experience is a great teacher, and as the U. S. C. has in its midst numerous "acknowledged experienced experts of success" we opine it can work out its own salvation without fear or trembling.

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THE principle of retaliation is a good one when applied at the right time and place, upon the right opponent and with the right motive.

IT IS claimed that the trolley cars will make the districts through which they pass less "tough:" probable on the principle that there won't be any one left along the line to be "tough."

THE very latest is an inside protective association among the "Lloyds" to insure them against being imposed upon! Well, well! A fire insurance company in Hades will come next.

"ARSON;" "Incendiarism;" "Another Tenement House Fire;" "Supposed Work of an Incendiary;" "Arrest of another Firebug"—are lines to be kept standing in the daily papers at present.

THE Mutual Fire of New York intends conducting a general agency business throughout the United States, joining local boards and adhering to tariff rates. Wants a front seat among the singers, eh?

THE manner in which Commissioner Toby of Louisiana handled the Chalmette buncoers is evidence enough that a mistake was made when his occupancy of the office was interrupted. "Don't let it happen again."

THE Mutual principle in fire insurance has an able exponent in the new Rochester, N. Y., paper called the *Pilot*. There has been business sagacity and sense behind the *Mutual Underwriter* and as the same people are pushing the *Pilot* it augurs well. "Inspector Barnes" is a prominent feature of the new paper, and "Barnes" is always entertaining as well as thoughtful and instructive.

THE "Convention Number" of the *Guardian* was like a big commission to an insurance agent—good when finally received, but awful slow in coming. Convention, Oct. 22, 23, and 24. *Guardian* dated Oct. 31. Received, November 27th.

IT LOOKS now as if the German embroilment might all blow over and under a new Minister of the Interior the American life companies be re-instated in Germany. Herr Von Koeller, the man who is said to have caused all the mischief, has been forced to retire from public office.

Two different types of high buildings can be seen on the south-east and north-east corners of Dearborn and Van Buren streets. The Old Colony Building on the south-east corner being probably the very best building of the kind in this or any other city, while the building directly opposite gives the appearance of being flimsy in construction and not up to the standard.

IN THE United States Court of Appeals in Philadelphia, on the 2nd inst., Judge Achison filed an opinion affirming the verdict in the Circuit Court, returned some time ago against A. H. Ritter, the executor of the estate of William M. Runk, who committed suicide two years ago. This executor brought suit against the Mutual Life of New York for $75,000, the amount of insurance on Runk's life. The judge in his opinion held that Runk was sane when he committed suicide as shown by the specific directions made almost at the last minute. The question as to whether the policy was taken out with fraudulent intent was decided by the jury who held that it was. The judge approved the view taken by the jury.

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A FURTHER attack has been make from Rome upon the fraternal insurance orders, and it may be just as well in the end, for some of them are very much akin to humbug.

THE Massachusetts life companies have adopted uniform rates—not that there was much difference in their figures in the past but it was thought best to make them identical.

WATER will always seek its own level, if you let it run alone. W. H. Crolius, at one time secretary of the American Fire insurance company of New York, has started, or is preparing to start a Lloyds. Why, certainly!

CHARGES and counter charges have been the order of the day among the members of the Chicago Fire Underwriters' Association. The association has been so useful for so many years that this state of affairs is much to be regretted. It is to be hoped that the end of the trouble has been reached.

IN THESE days of rumors of war we are apt to take on a warlike air and be ready for almost anything. We imagine, however, that while we all throw up our hats and applaud President Cleveland's dictum still the chance of war with Great Britain is so far removed that it will not be necessary to go drilling right away. The eagle is doing a little screaming of the right kind, but the life insurance companies need not think of getting an extra rate for a war risk nor will the English fire companies have to withdraw. No, indeed, but, on the contrary, the Royal Exchange, one of the biggest of the British companies has just entered Illinois, and Fred S. James & Co. have been appointed local agents in Chicago.

THE Bay State Mutual Fire Insurance Company, of Boston, has been enjoined from doing business, and the insurance department has asked the Attorney-General to apply for a receiver. The new mutuals in Massachusetts have had a hard time of it.

SUPERINTENDENT ANTHONY, of the Kansas Insurance Department, is nothing if he is not critical to a degree which makes him disliked. His latest ruling as to taxes will certainly have one effect, viz: the advance of rates in that State. The companies cannot very well pay money out when the losses and expenses exceed the income from any particular quarter, and this last ruling will call for a lot of money.

PRESIDENT BURNHAM said to a representative of the *Insurance Press* that "the October call, which succeeded the August call at the increased rate, produced to the office a net increase over the preceding call in mortuary receipts of nearly $20,000, showing not only that the members responded to this call with equal promptitude, but also that the percentage of reinstatement of policies which lapsed in August, was nearly, if not quite, four times as great as that in any preceding call. The call issued December 1 shows a net increase thus far over even the large amount collected on the two preceding calls and that during each month in the year the new business actually written, delivered and paid for will show a substantial increase over the preceding year, so that the association will be able to close its books on the 31 of December, 1895, with an increase in actual business in force of at least $15,000,000 over the amount in force on December 31, 1894." This is certainly an excellent record and must be held as very reassuring.

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THE new commissioner of public works in New York, General Collis, is said to be in favor of a pumping station near the battery to supply water to high office buildings and for use in case of fire.

NEW YORK is daily gaining celebrity as a firebug centre. Daily? Yes, and almost every hour nightly. Nor are the names of the bugs altogether pleasing to the ears of Mr. Hine. "There are others."

A HIGHLY esteemed comtemporary has been printing some anti-Evans correspondence compared with which that of our own "Hennery Jaimes" is the pure and undefiled production of a sound intellect.

THE fire companies in California, in writing risks at ridiculously low figures in order to spite the other companies and agreeing at the same time not to cancel for a term of years, have got themselves into trouble. The insurance commissioner now informs them that they will have to pay taxes on all this business and pay it this year.

THE United States branch management of the Caledonian, of Edinburgh, has accepted the resignation of Second Assistant Manager James T. Howes, who has been appointed special agent of the Fire Association of Philadelphia for New York State, and the territory heretofore under the management of Mr. Howes has been divided between Assistant Manager McNeil, who takes New York State in connection with New England, which he now controls, and Manager Dewey, who has had added to his southern field the States of New Jersey, Pennsylvania, Maryland and Delaware and the District of Columbia.

THE question of retaliating in the matter of Germany and the life companies by barring out the German fire companies still occupies the attention of the insurance commissioners of many of the States. Some of these officials are clearly of the opinion that they should act in the matter while others think that if the German companies comply with the law that is all that can be expected of them.

THE Manhattan Life, in sending out pledges for its agents, says to them the following, which is mighty good reading:

"It must not be forgotten that the laws of many States have already branded rebating as a crime subject to pains and penalties. It will now be sufficient for an agent who is requested by an applicant to make a rebate, to show him that not only the statutes of the State impose a penalty, but that the plan adopted by the companies contemplates action at once so vigorous and far reaching as to make sure that any violation of the compact will be attended with the most serious consequences to the offender; this is especially seen when we consider that the execution of the compact is no longer left to casual action, but is in the hands of gentlemen of the highest character and standing, who cannot be trifled with in the discharge of the duties devolving on them. We say this while truly saying that we know of no agent of the Manhattan who is pursuing this pernicious plan of obtaining business. It therefore comes with greater grace for you to join in the denunciation of the system, and to join in all proper action in discovering and ferreting out any persons who may violate the compact; in fact, it becomes a matter of honor that every agent should do his utmost in discovering and punishing all such offenders."

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THE FIRES ARE TOO MANY, THE LOSSES TOO GREAT, BUT FIRE INSURANCE HOPES FOR THE BEST FOR 1896.

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ASTOR, LENOX AND
TILDEN FOUNDATIONS.

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POLITICS AND INSURANCE DEPARTMENTS.

IT has always been asserted that politics have altogether too much to do with insurance departments of the various States. The case of I. Freeman Rasin has made this view of the case very prominent. Indeed Mr. Rasin, in resigning before he would be turned out, admits that he looks at the question merely from the political side of it and considers his office one from which so much money is to be derived while partisan politics really are the things in which he is interested.

The recent election in Maryland was, in fact, and was, we believe, intended by the people, to be a rebuke of Rasin and Rasinism, just as much as it was of Gorman and Gormanism. United in their political lives and practices, it was not intended that in their political deaths they should be divided. Mr. Rasin only anticipates, he does not evade or avoid the result of the popular verdict of condemnation by resigning his office.

In the first place, Mr. Rasin resigns, he tells us, because he is a democrat and cannot consent to retain office under a republican administration. We had no idea that the insurance commissionership was that kind of an office. We supposed it to be an office under the State of Maryland and not under the democratic party, and that its duties were to be performed to the State and to all the citizens of the State without reference to party. That is our conception of State and municipal and county offices generally. We supposed them to be created for the public good, and we are firmly of the opinion that in that spirit they ought to be administered.

We admit, however, that practically Mr. Rasin is justified in anticipating his removal, although he is hardly entitled to make a virtue of so doing. Quite aside from the fact that one great object of the people of Maryland was to get rid of him, Mr. Rasin pleads guilty to a particularly partisan and offensive view of his official position and duties. So long as he held the office of insurance commissioner, he says: "I felt, and others believed, that I should give considerable attention to party organization." "So long as the party was in power," he adds, "those of its members in leading official positions are expected to look after the details of party organization, and I have been one of them."

It is very clear that the laws relating to the insurance department of this State are sadly in need of amendment if this is the insurance commissioner's conception of his position and duties. It is equally clear that the office should either be abolished, reorganized or filled, as we have said, by a man whose ideas are as different as possible from those of Mr. Rasin.

THE GOVERNOR OF VIRGINIA ON INSURANCE MATTERS.

"FOREIGN insurance companies, life and fire, are required to deposit with the treasurer of the State bonds of the State, United States, or certain cities, to an amount equal to five per centum of their capital stock, not to exceed $50,000 nor be less than $10,000. These bonds are held for the security of the insured, and, in case of the default of a company to pay any of its liabilities, the bonds are directed to be sold to satisfy the same. It can work no hardship to require home companies to make deposits upon the same basis. They will draw the interest upon the bonds deposited, and by furnishing security to their policy-holders will strengthen themselves in the confidence of the public and enlarge their business. No *bona*

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fide company, or one sufficiently strong to do business and merit confidence, it seems to me, would object; and if the deposits are required no fraudulent concerns could in the future impose themselves upon the public.

"I therefore recommend that all insurance companies, life and fire, chartered by this State, and now doing business in this State, be required, within a reasonable time, to be fixed in the act, to deposit with the treasurer of the State bonds of the State, United States, or such cities as you may designate, to amounts equal to five per centum of their respective capital stocks, not to exceed in any case $50,000 nor be less than $10,000, and that companies, associations or societies doing business on the mutual assessment plan be required to deposit the same securities in such amount as you may deem proper.

"I further recommend that no company, association or society hereafter chartered under the laws of this State shall be permitted to do business or issue policies or certificates of insurance until it shall have made the deposit required above of companies, associations and societies now chartered and doing business."

THE STATISTICS OF THE FRATERNAL ORDERS—THEY ARE FORCED TO ADMIT THAT THE AVERAGE AGE OF THEM ALL GROWS WITH THE YEARS.

IN a special report on the statistics of the fraternal orders the committee that had these in charge has said:

"Your committee, to whom was referred the Special Report of said committee at the session of 1894, have given the subject matter such consideration as the limited time at their disposal would admit.

"In a general survey of the field we are confronted with conditions that demand close and immediate consideration.

"In the beginning of these orders we proceeded on a theory, that we mistakenly and without experience assumed to be an established fact, and it has until lately been accepted as sound, that through the process of additions and lapses, a standard of average age could be secured and maintained that should not increase as an order was longer and longer in business. It has been evident to many that this theory was untenable, and in order to clearly demonstrate that the change in view was demanded of all in interest, and could no longer be safely ignored, your committee prepared a special blank for the use of the societies from which the data necessary to the proper understanding of prevailing conditions, that prove the theory unsound, might be readily attainable, and will appear in tabular form as part of this report.

"Analysis of the table leads to the inevitable conclusion that, barring merely the inceptive period of an order, when conditions more or less abnormal prevail, that there exists a gradual and very general increase in the mortuary rate wholly due to the increasing average of age, or in other words, the greater maturity of lives. In short, comparing the 'theory' and the 'result,' we come to the inevitable conclusion that the one has no relation to the other, and that administration based on 'theory' must give place to government by 'fact.'

"As a fair example we may instance two societies, perhaps for our purpose the fairest and best examples we could present, to wit, the Ancient Order of United Workmen and the Royal Arcanum, the one the oldest, and the other among the oldest of the fraternal orders. Each has had the advantage of constant

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growth for each succeeding year, and nothing has occurred in their experience, abnormal or in any sense disastrous. They have each been among the most prosperous, and anything drawn from their experience must be definite and conclusive. If the experience of any order could be used to maintain the earlier theory, no others could be so well selected for this purpose, but instead of establishing the theory, on the contrary, from their experience comes the strongest confirmatory evidence of its unsoundness. We find that notwithstanding their heavy and uniform increase in membership and even lapse rate, that their death rate, which was and is comparatively low, has increased from year to year with but few exceptions, so that after ten years' experience, beginning with 1885, their mortuary rate existing at the beginning has increased from seven and eight to the thousand then, to practically nine in one case to ten in the other in 1894. Stripped of verbiage it demonstrates that, given the same number of members, five die now where four died then, and the same conditions in same proportions will continue indefinitely. In some of the older orders, where the increase in membership has been small and the lapse rate large, a much more pronounced demonstration of its unsoundness is deducible. Societies formed within a few years, who have had all the advantages of recent selection and abnormal growth, show a low death rate, and so did we all under like circumstances. Upon their experience no conclusions of value can be predicated, because sufficient time has not elapsed to give definite results, but the certainty is absolute, that time will bring the same changes in their condition that it has brought to others of greater age.

"It was the consensus of opinion at the session of 1894 that there were evils in the prosecution of our work, not necessarily inherent, and therefore capable of correction or elimination, and your committee have proceeded along the line you then set out.

"Consequently the question confronting us, unequivocally stated, is this:—

"Are the fraternal orders to put themselves upon a perpetuating basis or are they to fill a temporary place, and as increasing cost and the rise of newer organizations destroy their usefulness, be content to die a natural death and have their place filled and their mission continued by their successors and they in turn to be in like manner succeeded?

"The query will naturally arise as to the correctness of the proposition, but a little consideration, a careful survey of the field and the natural trend of existing conditions, will, we think, prove beyond question that the proposition is correctly stated.

"We believe that the existing fraternal orders can be perpetuated, provided that they heed the lesson and the warning that the experience of the past so plainly gives and teaches.

"As the object of this reference was to devise, if possible, a plan of procedure that should be best for all concerned, it is proper to say here, that while the fraternals proceed on the same general line in prosecution of their work, there are so many different methods of management that a rule applying to one would not apply to another and any general rule must either be modified, and thus in part nullified, to meet the requirements of our variance in administration, or our varying plans must be brought to some common agreement. Here lies the first difficulty. Can it be overcome?"

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A FIN-DE-SIECLE FUNERAL ORATION IN THE BEST STYLE OF THE ART.

THE Tremont Mutual Fire Insurance Company, of which I was manager for the United States and Canada, has withdrawn from business after a brief but eventful career of nineteen months. "Death lies upon it like an untimely frost—upon the sweetest flower of all the (mutual) field." At the outset I could not tell whether it was going to be a fight, a footrace or a funeral—it proved to be all three. In football parlance, I may say, the stock companies hammered its centre, the New York Lloyds went around its ends, and its goal was constantly in danger. My bosom swells with pride to think that it was a drawn game: "Naught in its life became it like the leaving of it."

Its risks are all re-insured in a good stock company with a spherical cognomen, and it retires from the field with a reputation like that of senator—or rather Chevalier Bayard. Our coffers contain over $25,000 in gold, cash and bonds, which by some strange mischance I had overlooked, and everyone will be amply provided for except the undersigned. The company was ably officered—in fact the proportion of officers to members would remind one of the United States army—but even that fact could not save it, and it succumbs to the "slings and arrows of outrageous fortune." It will not be necessary for me to again announce my removal to another location, as every blooming thing in the office stands in my name, from the greatest to the least—the office itself was leased. I am the happy possessor of a large and varied assortment of bric-a-brac, for which I shall have no use until another idiot starts another Tremont mutual insurance company. Among other articles of bijouterie and vertu are several thousand policies with gorgeous and appropriate red headings—the lurid titles cost me $40 extra, but they look as if they took a quart of vermillion (quarter of a million—$250,000.) I am now satisfied that my ordering them was poor policy.

I am served right for leading from my weak company suit instead of sending out my brokerage card; and although according to all precedents, I ought to weep and wail over the uncommonly elegant hole made in my income, I propose to keep ever in my mind that beautiful hymn of Dr. Watts (A1,) the first and last stanzas of which read: "Brace up! brace up! dejected soul, and strike a merrier jog, you're not the only one that totes the butt end of the log." Vale, Tremont, vale; good-bye; so long! "Like vaulting ambition," you "o'erleaped yourself, and fell on the other" side. You meant well, but you didn't know. Adios!—*Henry N. Baker, Mgr.*

WRITING RISKS OVER THE HEADS OF AGENTS.

THE Continental Insurance Company, always aggressive, has taken up the subject of companies writing risks over the heads of their agents and the circular is an excellent one. Here it is.

"The practice on the part of some of the companies to write for New York brokers over their counter, on risks in the agency field, has become so general, and letters of inquiry on the subject from our agents have become so numerous, that we have decided to issue this circular, believing that our invariable rule is better understood by the brokers themselves than by many of our agents.

"We desire to inform our agents everywhere that we invariably decline to accept any risk, no matter how desirable it may be, without the full acquiescence and co-operation of our agent in whose field the risk is located. If any

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"Black and White" extends to all its readers the best wishes of the season, and hopes they may each be remembered in one of the fashions here set forth.

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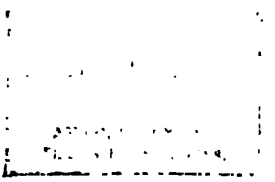

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commission is expected by the person controlling and placing the risk, *we invariably inform him that it must be such commission only as our agent is willing to allow him out of his own compensation.* We make no exception to this rule anywhere; and our agents may rest assured that their policy registers, if accurately kept by them, contain the record of every risk which the Continental has in their respective territories.

"The reasons for this rule are so obviously sufficient that we would not be willing to make any change in it. In the first place, we believe it due to the agent who assumes the care of our interests in any field that he should know all of our transactions in that field. It is, on the other hand, for the best interests of the company itself, whose expectations of profit depend largely—not merely upon initial inspection by a competent underwriter on the ground fully acquainted with the physical hazard of the risk itself, and with the moral hazard of its owner—but upon *careful supervision of the risk during the term of the policy.* No company can afford to dispense with these requisites.

"It may, as a rule, be safely assumed that no risk goes away from home for insurance except for one of two reasons —either to secure a lower rate, or because it is too well known at home by the local underwriters. The exceptions to this rule are not numerous enough to admit of any company making a profit on a 'counter business,' to say nothing of the great loss to a company of the good will of its agents, who have just reason for feeling that they have not been fairly treated by an opposite course. While we have lost much good business because we would not write over the heads of our agents, we believe we have been more than compensated by the friendly co-operation of our agents who appreciate our protection of their business. We desire them, one and all, to know that *our rule is without exception anywhere,* and we believe that it is in the power of the local agents themselves to correct the evil by letting their companies see that those companies who protect them will be by them protected and favored."

BLACK AND WHITE has always condemned the practice as injuring the fire business and tending to increase the rates, as we think that risks written over the heads of agents are not a source of profit. but, on the contrary, always prove a loss.

SOLID CONSTRUCTION.

EDWARD MARSHALL, in *Harpers Weekly*, says among other things that "if New York were so built that she lost as little by fire in the course of each year as does Paris, and paid as little for protection, she would have saved in 1894 alone $4,871,893.80." This is a good way to put it, as the pocket book is one of the tenderest points with Americans. The very great importance of the subject of reform in building construction is generally admitted, but at the same time little, if anything, is done to bring such reform about. Such is the power of habit in and about architect's offices, that plans to build anything but flimsy structures would hardly be sent out, and then the extra cost of a building with the requisite amount of stability and careful adjustment to the fire risks to which it may become exposed would prove in many cases their rejection.

It would appear as if some practical plan might be adopted whereby the fire loss would be decreased, but it may be that it will take more than one severe lesson before its adoption could be secured.

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DEFECTS OF "FIRE PROOF" BUILDINGS.

A DISASTROUS fire recently took place in the city of New York, at the corner of Broadway and Bleecker srteet, the results of which are notable, as they included the destruction of a large building heretofore supposed to be fireproof. This structure—the Manhattan Savings Institution—an eight-story affair —consisted of an iron frame or skeleton filled in with masonry. The fire broke out on the opposite side of the street from the bank in a large brick building, filled with combustible goods. The intense heat of the conflagration cracked the glass windows of the opposite bank building and set fire to the wooden floors, desks, chairs and inflammable goods, soon after which the interior iron columns, girders, and iron beams suddenly fell and the structure was converted into ruins.

The question naturally arises why such a building, composed as it was of noncombustible materials, should so quickly go to destruction.

In the Manhattan building the floors are carried upon 30-inch box girders 40 feet long and running the width of the building. The outer end bears upon heavy and substantial brick piers and the inner end upon cast iron columns, which are built into the north wall. These main girders are spaced about 24 feet apart and carry 15-inch I beams, which are spaced 4 feet center to center. Resting upon the bottom flanges of the I beams are 2-inch T irons, and the flanges of these last serve to carry the single layer of fireproof blocks, or slabs, which are about 3 inches thick. Two thicknesses of dressed flooring are laid directly upon the top flanges of the I beams.

The fireproof blocks are approximately flush with the base of the I beams; but they do not, as they should, project under and cover them. The lower flange of these beams has no further protection than that afforded by the ceiling plaster. The fault of this construction consists in the fact that the whole of the lower half of the main girders has no protection against the heat of a fire. When the fierce flames struck the lower flange of these girders they stretched, and the whole girder with its load of I beams sagged down, pulling the brick pier with it. It was a natural and inevitable result; and it would happen in scores, of buildings in which the main girders in like manner project below the ceiling line, and are without any fireproof covering.

Another serious fault and fatal economy is seen in the cheap nature of the brick protection. Instead of the solid brick arch, springing from the flanges of the I beams, and covered to the level of the flooring with sand or ashes, there is a single layer of thin slabs of brick, with an open air space of no less than 12 inches between them and the wood flooring above. This wide space would give all the air supply necessary to turn the wooden flooring into a sea of fire at short notice. Had the lower half of the main girders and the bottom of the joists been adequately protected, and had the space between flooring and fire brick been filled in with non-conducting material, in other words, had the work of fireproofing been thoroughly carried out, the Manhattan building, in all probability, would have been standing to-day practically intact.

In disposing a fireproof material upon a skeleton frame building, the first care should be to protect in the most thorough manner the columns and the main floor beams.

In these lofty buildings the cross-girders have an important duty to perform besides that of carrying the partic-

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ar floor of which they form a part. hey are the ties which hold the main olumns, upon which the super-imposed uilding rests in place. The collapse of wo or three such girders in the lower oor would pull the main columns out of plumb, and hurl the whole structure to the ground.

The ideal fireproof building should fulfill three conditions:

1. It should be proof against attack from without.

2. The skeleton frame, consisting of steel columns and horizontal girders, should be inclosed in some thoroughly fireproof material.

3. It should be able to localize a fire, and confine it to the particular floor upon which it originates.

In the case of the majority of buildings there is evidence of an attempt at fulfilling the third condition, a partial attempt at the second, and none whatever at the first.

The first condition can only be met by reducing the window space; building the walls with a facing of the very best fire brick; and furnishing every window with a plate or roller shutter of steel.

The second condition can be reached by walling in every column and every main girder with high class fire brick; leaving between the brick and the metal a space that shall be filled in with a preparation of asbestos, similar to that now used on steam piping or with some similar non-conducting material.

The third condition can be attained by building fire brick floors with cement finish, abolishing all wood-work, and using metal window casings and sashes, providing each elevator landing with plate steel doors, and, lastly, placing on each floor a powerful water supply. Such a building would be costly, but it would be fireproof.—*Scientific American.*

THE Hartford companies have always made the year end with November 30th. Here is what the life and accident companies did last year—that is from December 1st, 1894, to December 1st, 1895:

The Connecticut Mutual has written upwards of $2,000,000 in advance of last year's transactions. The Phœnix Mutual has made exceptional progress during the year. Its figures for the twelve months will show a gain of $1,250,000 in new business as compared with 1894. In the Connecticut General Life the gain in business in force will be a round half million. The gain in new business for the year will be $1,000,000 as compared with last year's figures. In the life department of the Ætna there has been a gain of $2,000,000 in new insurance. The accident income premiums of the company will aggregate $250,000, showing a gain of nearly eighty per cent in the year's transactions. Vice-President Webster of the company is in charge of the accident business, this department being under his management.

The Travelers' increase in accident premiums for the year will be $300,000, and the new life business will show an accession of $2,000,000 over the figures reported a year ago.

WE ARE glad to once more welcome *The Bulletin* of Toronto to our sanctum. It is a well meaning publication and honestly edited by one of the heroes of insurance journalism. We do not always agree with him, but that's what Brother Campbell sizes up at.

WE DOUBT if the Druggists National Fire Insurance Company of Cincinnati will be willing to take much of its own medicine when the time comes. It will be too hot and there will not be drafts enough to sufficiently cool it.

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LAMENTATIONS OF A LUNATIC.—V.

HERE, Dec. 1st, 1895.

BLACK AND WHITE:

A year ago this come Chrismas I got a $13.00 check from one of the Lloyds I was workin' for. The atturney said it was "a dollar a month for the year jest gone, and a dollar for luck." That cold thirteen killed me, for you'll remember I begun to get groggy rite away I took on the Lloyds. Cause I struck some bad luck (no more $13.00 checks for *me*) and didn't go around grinnin' like a cat that had got a fresh canary into her midst, I was counted among the loons. I agin clame there's more crazy fellers outside of these diseased brane buildin's than there is into em. Well, as I was sayin', I got some Chrismas last year, but I expect to get somethin' a good ways off of Chrismas this season. Mariar's comin' to see me then, and I always get what Ime alludin' to when she comes. She accumulates it on the outside an' comes here an' unloads it onto me. It allus makes me think of the times when I was doin' a large and increasin fire bizniss.

* * * I was very sorry to read about Eugene Fields dyin'. I allus wanted to read everythin' he wrote and kep a scrap-book with his ritins into it for my kids. That was one evidense of my insanity Mariar sed. Well, if Ime crazy cause I like little children, and green trees and flowers and music bettern I do beer and limburger and blood-puddin' why count me sech. But Field had a sane streak, for he was insured for $10,000 into the New England Mutual Life insurance company. That's practical poetry.

* * * Ime blamed if I can understand one thing about this Peeple's life company that has just died after just bein' born in New York. I can see easy enough how men would put money into a thing they thought they could git about forty per cent per year out of without knowin' a darned thing about the bizness itself. That's clear enough. Life and fire insurance concerns is started many a time with no stock but brass, buncom and bullion. Them things goes. But, here's what Ime tryin' to get to you: how under the skies did Shep Homans ever give his sangshun to Mr. Hatie's Louisianny racket? It made me think of M. A. Dauphin and Ginrel Buregard and Joobal Early in a minnit. It was lottery from number one up to the last figger you can imajin. Wat could Homans a ben thinkin' of? There's one loophole, though, for S. H. Praps he hed nothin' to do with it at all, and the yarn that he did may be a invenshun of the enemy. Letshope it is. I don't believe Homans is any such pinwheel.

* * * I hooked a spellin' book from one of the cranks thats in here and am tryin' to get things onto a Davis basis, jest to please Samivel, who is a frend of mine, and when I was loose used to lecture me when I got tight, wich I did reglar on the anniversary of my weddin'. (That day Mariar allus reminded me of what "a infirnal blunder she made" wen she got married; what a "good woman was then wasted" on a no good of a man, and the likes of that. Then I ginerley went out and tried to drowned *her* sorrows into a flowin' bowl, for Ime not grieven any about marryin' Mariar. Ef she hadn't a marrid me she might have got hitched to a fool, or a duke, or some sort of an idiot. I think I did good missionary work when I took her over. She ort to be thankful, but bein' a regulation woman she isn't, jest because she ought to be. Please excuse my side-trackin' this way. Our marriage is a tender subject with Mariar. (It's a tough one, with me.) You will

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LIFE INSURANCE HOPES FOR BETTER THINGS IN 1896, SINCE THE OCTOPUS OF REBATE IS LETTING GO ITS HOLD.

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perceive I'm improvin' in my spellin', slow, I admit, but I'll *get* there by and by.

* * * We had great times in here on Thanksgivin' day. One of the men here thats crazy for real sed he had a $20,000 indowment due on the 20th of November and had all the money from the company in his inside pockit and was goin' to divide it among the rest of us on the 28th, pro ratty. He staid into his bed all day and hasn't mentioned the subjec sence: Crazy? Well, I don't think, if he isn't. He used to drill with the Tonti crowd and offen wakes up in the center of the night shoutin' "Drill, ye tarriers, drill."

* * * I see that scoffin' underwritin' writer that runs the *Vigilant* in New York has turned the hose onto Major Merrill and his man Russell, and is makin' fun of the "machine" as he calls it, for choppin' rebaters' heds off close to their heels. I don't bleve in circulatin' anythin' detrymental to my bald-headed frend in Boston and his yoothful pardner, and I wish em all the success they can bag. But, ef the companies hed really wanted to stop rebatin' they didn't need to hire an exguvnor to referee the game nor put up a cent of policy-holders' money to win it. And don't you let that fact get rubbed off of your memory, eyether.

* * * Mrs. Amicus was in on Thanksgivin' day. She says that "at this season of the year she tries to do good." (I wunder what she tries to do the rest of the year?) She brought Am. a turk, and he gave me the wish bone—all of it. He sed the bird was fine eatin'. Under the influence of that turk he was very in Sultan to me and informed me that his letters were the only "good and funny" ones that went out of Here. I shant argue no such question as that with Ami. Ime not ritin' to be funny. Ime tryin' to do good. I like the feller very much notwithstandin' he is such a overbearin' cuss sometimes, not only tords me but others. What for I don't know, but for instance: he wrote there was one man in here "sat staring at the ceiling for two hours and never uttered a word," but he was mitey judicious in not sayin' that the reason for it was that the poor feller was tryin' to understand one of Amicusses jokes.

* * * Milesmeyander Dawson was in this mornin'. He ginerly comes in Sundays mornin's and reads us one of his sermons on insurance and we sleep all the afternoon. Thare grate. He told me on the quiet that he was figgerin' for a copyright onto the English languidge. Shakespeare Bristol tried that oncet but it didn't go.

* * * Wish you all a merry Chrismas, but I'me lookin' forrard to a time thattle make fightin' munkies and parots hide their dam-aged heads in shame. You know Mariar's comin' in then. S'long. HENNERY JAIMES.

THE Ocean Accident and Guarantee Company, of London Eng., has gone into the newspaper coupon insurance game in Canada. An accident company that wants business bad enough to do that will undoubtedly get bad enough business by doing it.

IT IS good news that Mr. Young E. Allison is liable to become Kentucky Insurance Commissioner. It is better news that he is bound to remain of the *Insurance Herald*, anyhow. But we do not think the liability of his getting the office is pronounced, for the reason that he knows a good deal concerning the insurance business. That knowledge is generally the official dead line.

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THE NOVEMBER MEETING OF THE LIFE UNDERWRITERS' ASSOCIATION OF CHICAGO.

ONE week before the Thanksgiving proclaimed by the President and the Governors the Chicago Life Underwriters celebrated the day by a gathering, dinner and appropriate exercises. The reception in the parlors of the Union League was particularly pleasant and smiles wreathed the faces of the guests and members and the tables of tower rooms communicating groaned under the weight of roast turkeys, pigs, and all sorts of viands which by tradition have come to be looked upon as especially appropriate to a feast of this kind. There were present:

GUESTS. — Bishop Fallows, James S. Norris, Milwaukee; Col. H. S. Fuller, Milwaukee; W. H. Strong, R. M. Buckman, E. C. Keating, Jr., Albert McCalla, John S. Hollands, R. E. Sackett, H. C. Andrews, Wm. B. Dale, C. E. McCormack, Dr. E. D. Howland, E. F. Bard, A. W. Masters, Richard W. Hawkins, Wm. Huling, Frank P. Hawkins, Imperial Quartette.

MEMBERS.—*Ætna Life*—Fred B. Mason; *Berkshire Life*—Wm. D. Wyman, Geo. T. Mason, W. P. Crenshaw; *Connecticut Mutual Life*—John K. Stearns, T. W. Hamill, F. W. Bleike, Henry M. Curtis, *Iowa Life*—E. H. Kellogg; *Manhattan Life*—W. N. Sattley; *Massachusetts Mutual Life*—John Knox Marshall, W. Treese Smith, L. Brackett Bishop, Wm. C. Stone; *New England Mutual Life*—Holger de Roode; *New York Life*—Geo. W. Riggs, Lutellus Smith, W. S. Candee, Wm. N. Harris; *Northwestern Mutual Life*—N. A. Prentiss; *Pacific Mutual Life*—Danford M. Baker; *Penn Mutual Life*—Clyde J. McCary, Maxwell E. Randolph; *Provident Life and Trust*—Isaiah Flitcraft; *Prudential Life*—Geo. F. Schilling; *Union Mutual Life*—H. S. Dale, Joseph Westenberger, S. W. Fowler, W. L. Noble, M. D.; *Washington Life*—Dr. S. L. Fuller, Edw. A. Loomis, Jr.

THE PRESS.—*Black and White*—Col. Josiah H. Kellogg; *The Investigator*—Dr. J. S. Bloomingston; *The Argus*—F. C. Oviatt; *The Insurance Courant*—A. J. Flitcraft.

The dinner thoroughly enjoyed having disappeared President Stearns called the assemblage to order. The minutes of the October meeting were read and approved.

W. D. Wyman, the chairman of the Executive committee, then presented his report recommending for election to active membership Thomas C. Stevens, of the Royal Union, and J. C. Moore Currey, of the New England Mutual Life, and these gentlemen having been balloted for were duly elected. Notice of the application for active membership was also given in the case of Wm. N. Harris, of the New York Life, and for associate membership of Dr. W. L. Noble, of the Union Mutual Life. Mr. Wyman then stated that his committee was in receipt of a letter from George W. Perkins, the secretary of the anti-rebate convention, at which the pledge against rebating was adopted requesting that some action be taken upon the subject. There was also a letter from Mr. Ayers, of

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Pittsburgh, urging the same thing. Acceding to these requests the following resolution was recommended and adopted:

"WHEREAS, WE have received with much gratification a copy of the pledge executed by nearly all of the life insurance companies on October 12th, in accordance with the suggestion made by the Honorable George S. Merrill, commissioner of insurance of Massachusetts, Therefore be it resolved,

"That we, individually and collectively of the Life Underwriters' Association of Chicago, most heartily commend the action taken by our companies, and pledge to them our co-operation in its maintainance.

Mr. Stearns then welcomed everybody as follows:

"*Gentlemen:*

"How cheerful it seems to be within these walls to-night, where heart warms heart and brightness beams from face to face, and all is friendliness about our festal board. Without is the chill of coming winter. Soon goeth November—the last of the fair daughters of Autumn.

" 'The Autumn is old,
The sere leaves are flying;
He hath gathered up his gold,
And now he is dying.'

"A privilege indeed it is to behold a kindly company of men, to bid them welcome, to feel that we be brethren, and that whatever else betide this November night there shall be between thee and me only joy with thanksgiving!

"Long will live the memory of this season and the beneficent influence of brotherhood, and all the wonderful developments for mankind, as illustrated by the marching hosts from Chicago to Atlanta, and of delegates from all parts of the land to the National Life Underwriters' Convention at Philadelphia.

"Once more this association assembles to fulfill the highest offices of the heart—a grateful recognition of blessings, so graciously bestowed upon all. We meet for a thanksgiving dinner and for praise a week in advance of the National Day of Thanksgiving, as was done last year when the association inaugurated its own observance of the occasion. We are honored to-night with the company of Bishop Fallows, whose loyal heart and eloquent speech and ready deed of loving kindness have ever been felt by his fellow men. We welcome him home as one of those who made the recent march of peace to Atlanta and the sea. We give most hearty thanks for his gracious presence to-night and for the kindly speech he will give us. We give most hearty thanks for all the great revelations of the year. God moves on the heart of the nation until South and North are lost in love.

" 'There is nothing so kingly as Kindness,
And nothing so loyal as Truth.'

"To forgive wrongs, to suffer woes, to love and to bear, to hope till hope creates, to be brave, joyous and free, the poet sings:

" 'This is alone Life, Love, Empire and Victory.'

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"The world widens as we look up and as we go forth. And this may be true for the life underwriters as well as the convocations of ministers, of merchants, or of the Masonic fraternity. It seemed to be pre-eminently so at the National convention. Our Philadelphia brethren were hosts whose goodness and kindness will be ever memorable. These giants in association work have become a large part of our strength. The memory of their beautiful city and its lovely environment is a solace for the mind of the visiting delegate, while all the land will largely share in the benefits of reading the banquet speeches of their unrivalled orators who, like Wanamaker, gave practical evidence of the priceless worth of life insurance. But I must not trespass upon the time allotted this evening for reports by returned delegates to the late convention. I feel it my privilege, however, to declare for myself without disparagement to other places, that Philadelphia wears the crown, and all associations composing the National can but rejoice over the highly successful outcome of the Sixth National Life Underwriters' convention.

"Chicago appreciates full well the bond of unity that reaches from Boston, the oldest, to San Francisco, one of the newest of association centers, and it is thankful to-night for the good promise that such bond shall grow stronger and stronger and that the National year may be an advance on all the years past.

"We are honored with the company of two brethren from Milwaukee, whom I bid most hearty welcome, President Norris, member of the National Executive Committee, and ex-President Fuller, both of the Wisconsin association. These gentlemen were delegates to Philadelphia and we shall have the pleasure of their speech to-night.

"I had expected to have by my side on this occasion a most worthy representative of the National Association, one with whom we have long been pleasantly associated, and in whose new honors we claim to share —our own Ben Williams, chairman of the National Executive Committee. I regret to say word has just come to me of his illness, and we are thus deprived of the opportunity to welcome him, and to hear from him to-night. But we can say as we would if both he and President Calef were present, that we are thankful to-night over the selection of these gentlemen to lead the National hosts.

"You have all no doubt read the *Standard's* account of Boston's jubilee over the results of the convention held last week Tuesday—and now we will follow on with the same pleasant echoes of the National convention."

The Imperial Quartette enlivened the dinner with some of their sweetest songs which were heartily encored, and, after the welcome, sang the Fellowship song, everybody joining in.

S. W. Fowler, of the Union Mutual, who has so often entertained his fellow members then gave a recitation which is called "A Nominating Committee Address." To say that this was a wonderful success hardly expresses the feelings of those present as they all laughed until the tears ran down their cheeks.

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W. D. Wyman was the first to give the assemblage an echo from the National Convention and this he did as follows:

"*Mr. President and Gentlemen:*

"Many believe that the sixth annual convention of the National Life Underwriters' Association marked the end of one and the beginning of another important and eventful era in our business—the end of the era of unfair competition and kindred practices,—the beginning of an era of more honorable methods—good will toward all. Our profession is one requiring untiring patience, preservance and forbearance.

The work in our associations has and will require the exercise of the same qualities that bring success to our profession. Some of us have become faint hearted at times and the spirit of unrest and dissatisfaction has displayed itself both in the local and national bodies and in the utterance of our critics. It has been difficult to define, except in a general way, all the good that has been accomplished, though most of us who have been in the association for some time have been alive to the good that has come to all.

"The opening of the convention marked the assemblage of a body of earnest workers in the cause of reform, whose hearts were stimulated and cheered by the action of the recent convention of officers of companies in New York, each eager to accept and execute any suggestion for the advancement of the reforms now thoroughly inaugurated. President Plummer, in his opening address, referred to the adoption in 1892 of a Memorial addressed to the companies in which the companies were implored to join hands with the honorable agents of the country in abolishing the practice of rebating by excluding the agent who rebated from the company, and further referred to the fact that the executive committee had again prepared an agreement which would have been unquestionably executed by all of the companies had more time lapsed before the gather- of our officials in New York.

"Gentlemen, we can justly and truly claim that the coming together of the officers of our companies, binding themselves as they have under this pledge is largely the result of our efforts in associations. From the opening of the first session to the adjournment of the convention no delegate could complain that he could not be heard on the floor, either on the question before the convention or in the introduction of any new resolution. All admitted that the utmost freedom of action was granted to every member.

"From the speech of welcome of Mayor Warwick, which was most eloquent, being humorous, patriotic and a great eulogy to life insurance, to the good night at the banquet—the delegates of which there were about one hundred and fifty, representing thirty-one local associations—were entertained by speeches which are worthy of your reading, of preservation and which will stand as a lasting monument to the good that came from the sixth annual convention of the National Association of Life Underwriters.

The deliberations of the convention were as in the past all well considered and none but conservative action taken on any subject. It is

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impossible in a brief report to enumerate the proceedings of the convention and I would suggest that you all carefully read the same.

"In its new organization Major Ben S. Calef, of Boston, was elected president, L. D. Drewry, of Nashville, Tenn., secretary and Eli D. Weeks of Connecticut, treasurer. And the executive committee on organization, elected our esteemed Brother Ben Williams, chairman, and by so doing, highly honored us as well as him. These are men of ability and experience in national and local association work and you can feel that there will be no halt in the work so happily commenced with these gentlemen as leaders.

"The entertainment and courtesies extended to us by the Philadelphia association were most bountiful, of the highest order and long will be remembered. The speeches at the banquet will be of lasting value to us all.

"The convention adjourned—the delegates parted—all declaring this was the best, most successful convention of all."

President James S. Norris, of the Wisconsin Life Underwriters, was then called upon, and while he began in a modest way to decry his abilities as an orator, still he had been on his feet but a few minutes before he completely upset his own statement by making a most happy speech bristling with good thoughts and appropriate utterances. His notion of what the National convention should have done was exactly what it did do. Mr. Fuller, from Milwaukee, then made a short speech but one that showed that he was entirely able to maintain his reputation as an after-dinner talker.

Fred B. Mason then concluded the echoes in a most brilliant manner. He said:

"*Mr. President, Gentlemen, and Brother Echoes of the National Convention:*

"For my part, I'm proud to be an echo of the National convention, even though I be the very last and faintest echo of you all. But there are echoes and *echoes.*

"The hunter winds his horn among the hills, and the rocks unmoved hurl back the brave, ringing note, but sound a note before a well-tuned harp and hear the answering reverberations pulsating in sympathy.

"There were many brave, fine notes sounded at the last National convention, and not one, Mr. President I believe, but found its responsive chords in the hearts of your Chicago delegation.

"But as there is no one sound that will make all the strings of a harp respond, nor is there any string that can pulsate with every sound, so one man's heart may have been especially touched by one fine thing at the convention, and another man's by another. Mine responded to the enthusiasm. I confess I became enthusiastic, which, according to some authorities, is in bad taste and very callow. The story was told at the convention, I believe, of Disræli's parting word to a young man going out on a diplomatic expedition—'Above all, no enthusiasm. Above all, no enthusiasm.'

"But we have the high authority of President Stearns for the statement that at Philadelphia we had come to the Mount of Inspiration. Now President Stearns is pretty likely right, especially when you come to think

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about it, and the more I think about it, the more I am convinced that we *had* indeed come to the Mount of Inspiration.

"In the first place, there was inspiration even in the sessions of the convention, although necessarily not a little time was given to routine and detail. But the sessions were dignified and worthy, doing each day's work smoothly and without serious interruption. Important matters came up and the discussion was often vigorous.

"Major Ben Calef's resolution endorsing the companies' action in regard to rebate brought forth a storm of eloquence and the resolution was passed unanimously in a regular stampede. Three cheers and a tiger were given, in pure exhilaration and glee.

"Another source of enthusiasm was the addresses delivered by our entertainers. That of the mayor of the city at the opening of the convention and those of the speakers at the banquet after adjournment were the finest I ever expect to hear on the subject of life insurance. Every one in the great banquet hall gave close attention. The orchestra concealed behind a bank of ferns, put forth its claim for attention—between the speeches—but was cut short in its career. It was speeches, that were wanted. Good music is oftener heard than such speeches. And then at last came the banquet, the introduction of the association to its new president, Major Calef. Once more the enthusiasm broke forth. Major Calef said a few happy words and the sixth annual convention of the National Association of Life Underwriters was at an end.

"Again it was an inspiration to meet the delegates. Every one knows that there are many men of high calibre among life insurance agents. But I doubt if even he who has the highest opinion of us would not have been surprised at the personnel of the convention, had he been in attendance. And yet there were but a handful, comparatively speaking; if all the life insurance agents in this country could be brought into line, into a well disciplined organization under competent leadership, what a power they would be! It would make a small army, fighting for far-sighted thrift and the perpetuity of the American home, whose peaceful victories would astonish the world.

"And lastly, it was an inspiration to be in the city of Philadelphia—Philadelphia, the historical city of the United States, the city where the Continental Congress used to meet, in the days that Prof. Fiske aptly calls, 'The Critical Period of the United States.' The Continental Congress, led by noble patriots, but, by reason of jealousies among the colonies they represented, impotent and powerless as a governing body. And yet, when the differences between the colonies were submerged in fighting a common enemy, out of this same Continental Congress was evolved the United States Congress, the worthy law-giver of our great nation.

"The comparison suggests itself:—Has not our association had its 'Critical Period?' Has not the reason of our apparent lack of power been, in part at least, due to the differences among the companies we represent? But now they are united against a common enemy. May it not be that the

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dawning of the day of great usefulness has come for our National association?

"Thus imperfectly do I echo to you, a little of the enthusiasm of the National convention. But might it not indeed be a proper subject for the National and local associations to consider *i. e.* 'ways and means of further fostering the enthusiasm of the agent?' Firing the zeal, arousing enthusiasm, is a regular part of the work in many organizations of men. Witness the Methodist church with its camp meetings and conferences, or the conventions of political parties, their torch light proccessions and bands of music—and other illustrations beyond number. And let no one, while working to eradicate the evils in our business forget that there is good among us to be encouraged and fostered and strengthened.

"And yet there are some who seem to see good only in the former course, and who refuse to have any part in the association work, because it is not sufficiently acrimonious, to suit their taste, in the persuit of the evils of the business. To such an one I say 'Come to the association meetings; grasp the hand of your fellow members; feel the joy of genuine good fellowship; set down to the homely board and partake of the rustic hospitality of the Union League Club; smoke the pipe of peace and be happy, but come anyway. 'There is a source of enthusiasm here, that you cannot afford to neglect.'

"But if he still refuses the kind offices, he reminds me of John Bunyan's character—the man with a muck rake—so intent on dragging his puddle of muck that he didn't know that all about him the grass was green and the day glorious—and he would not even look up and see for himself, when asked to. In stirring enthusiasm I believe the association work is a real and practical benefit."

Bishop Fallows was next introduced who delivered the Thanksgiving address as follows:

"*Mr. President and Gentlemen:*

"We are gathered together at a dinner of thanksgiving, and what I shall say to you will be short, as I lost my voice on the recent trip to the Southland. To begin at the beginning, we are thankful for our country, for its thousands of miles of rivers, for its mountain tops, for its boundless prairies. So great indeed is our land, so infinite in variety and so extended, that we have been accused time and again of allowing its magnitude to effect our very speech and make us talk in a grandiloquent manner and to indulge in hyperbole.

"And, to show you that there be something in the accusation, I remember on one occasion when a celebrated London clergyman was visiting this city I took him out to Humboldt Park (that was before Lincoln Park was what it is now) one beautiful July morning, and when I got him away from the smoke and dirt of the city I showed him the lovely landscape and the blue sky above us and he was so moved thereby that he took off his hat and said, 'Bless my soul. I never saw so blue a sky.'

"The first thanksgiving proclamation was issued when it tried men's

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souls to live in this country, but there was a divine hand guiding the infant nation; and afterward we celebrated thanksgiving when in a struggle of arms with the mightiest nation we were again victorious, and the deck of an American vessel was made as safe as the streets of Chicago. The hand of the Lord guided the nation again when in the throes of civil war at Antietam and Gettysburg. Let us return thanks for all His mercies and for leading us as He has.

"As I told you before, I have but just returned from that wonderful trip to the southern cities made under the escort of the First Regiment. I can assure you that we were received with open arms everywhere and by everybody. The best and the most talented of the men and the fairest and noblest of the women vied in doing us honor. There was nothing reserved; we were greeted with the loudest and most heartfelt acclaim. In no city of the South was the welcome more hearty or more enthusiastic than in the place which was the very hotbed of secession—the city of Charleston. The streets were lined with the very elite of the city, the schools were all dismissed and the children, with their school books under one arm, threw up their caps with the other and cheered with the wildest abandon. Is it not something for which to be thankful to-night that we are indeed one people, that we know no North, no South, no East, no West, but that we are re-united under one glorious flag?

"And now a word as to your profession, which I think one of the best under the sun. It has many—very many—points of resemblance with that of winning souls to God. You say 'Insure and you will live more happily. Insure and your pillow on your death bed will be made soft and smooth. Insure and you will leave behind you something for which your family will bless you,' and so I might extend the parallels.

"You have no right to engage in a profession in which your heart cannot be engaged as well, and I believe that yours are. There is room enough in this land for every legitimate, honorable insurance agent. Let us be thankful then to-night, and be sure that this Thanksgiving feast will redound to all our good."

At this point Major Redington arose to call attention to the fact that this had been really a splendid Thanksgiving feast, but one thing had perhaps been overlooked, and that while all our beneficiaries could rise up and declare us unselfish still there might be something done in the way of a voluntary offering to some deserving charity at this time. There were plenty of them that needed money, and while there ought not be anything done to dragoon any one into making a subscription, still many would like to do so. Several subscriptions or donations were at once given and finally the treasurer reported that over a hundred dollars had already been subscribed and a committee was appointed, with Dr. Fuller at its head, to take charge of the matter, add to the collection already made and to apportion the money collected to such charities as it was thought best to give it.

L. D. Bishop, who had been, in a way, cut out of doing all he had prepared at the last meeting, said the "good-night" in a very taking way.

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In the course of his speech Mr. Bishop said that he had some verses by Charles Sumner Pike entitled "Thanksgivin's Drawin' Near," he wished to read which he thought would revive memories in the minds of those present, including the president, who had boys at college. Here are the verses:

When the nights o' dark November air growin' kind o' chill,
An' the winds air moanin' madly 'mong the maples on the hill.
When the ducks air flyin' south'ard an' the punkin pies appear,
You ken bet yere biggest apples—Thanksgivin's drawin' near!

When the snow begins a-fallen', an flies about in flakes,
An' the ice begins a-coatin' the rivers an' the lakes,
When folks git out their sleigh-bells, an' a jing-a-ling you hear,
You can bet a bar'l o' cider—Thanksgivin's drawin' near!

When harvestin' is over, an' singin' school's begun,
An' the fires in the chimneys air a-blazin' up like fun;
When every one seems happy with a Christmas kind o' cheer,
You can bet yere fattest turkeys—Thanksgivin's drawin' near!

But the surest inderkator, the one thet I know best,
To tell me she's a-coming, an' set my soul at rest,
Is when my boy at Kollege with words that's writ in woe,
Jes' writes to me these little lines—"Dear Dad, send down some dough!

"I'm broke! My pocket's empty! I hain't got a cent!
My fund is all exhausted! My last, lone dollar's spent!
Our football team's a lily! The game is drawin' near—
Dear Dad, please send a little check, we'll do them brown this year!"

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CRUMBS.

It appears that after all the talk and complications that have developed from time to time, $10,000 in insurance, which Harry Hayward succeeded in placing on the life of the late Catherine Ging, will be paid to her estate.

At a special meeting of the members of the Insurance Club, held in their palatial quarters in the Mutual Life Insurance building on the 13th inst., it was decided to wind up the club's affairs on the last day of this month. A statement given out by the officers of the club said that the action was foreshadowed by a circular recently sent to the members. The club, it was said, has sufficient assets to pay its debts.

Judge Dugrow, sitting in superior court chambers in New York on the 14th inst., granted an order authorizing George B. Rhoades, receiver of the New York Bowery Fire Insurance Company, to pay the Palatine Insurance Company $80,000, for which sum, in addition to the $100,000 already received, the Palatine is to carry out the original reinsurance contract of March 20. The receiver has paid the $80,000 to the Palatine and the matter is settled.

Superintendent Hahn, of the Ohio Insurance Department, says he is in favor of a proposition which he thought would prove a great check to arson and greatly decrease the moral hazard. The proposition is regarded by insurance men as certainly looking well at first sight. It was in effect that before a policy could be written on any property that the owner be compelled to file an application, in which he would make a brief statement of his financial condition, and that his application then be made part of the contract. There are some objections to this, but it also has some strong points.

Judge Hanecy, on the 8th inst., decided the legal fight which has been carried on between the widow and daughter of A. W. Porter concerning the life insurance of the deceased. Porter held a $5,000 policy in the Northwestern Masonic Aid Association, payable to his wife. After his death his daughter Fannie claimed a half-interest, and the association refused to pay it, preferring to leave the matter for the courts to decide. It was claimed that Porter took out a new policy in 1887, payable half to his wife and half to his daughter, and the evidence tended to show that he had been so swayed by his wife that he canceled this policy. Judge Hanecy decided that the action of Mrs. Porter was not equitable, and that half of the policy should be paid to the daughter,

The New York Life has withdrawn from Brazil, following the example of the Equitable. The reason for the act is the new law taxing foreign life company premiums 5 per cent. The New York Life will maintain all its existing contracts in Brazil, but will take no more new business.

Justice Kehoe, in an assumpsit suit brought by J. W. Dinsdale, of 4213 Wabash avenue, against the State Mutual Life Insurance Company, of Chicago, on the 14th inst., decided in favor of the plaintiff, and awarded him a judgment for $72.50. Dinsdale was, until recently, a solicitor for the insurance company. During his connection with the company he says he learned it was being conducted on the lottery plan, and he then severed his connection and brought suit to recover for some of his customers the amounts they had paid the company.

Insurance Commissioner Betts, of Connecticut, will present a bill to the next Legislature of that state to do away with receivers to wind up bankrupt Connecticut insurance companies, and providing their affairs shall be settled by the Insurance Department at a charge not exceeding $1,000 a year, that sum, however, not including necessary clerical, legal and other expenses. The measure has been suggested by the returns made in the cases of the Charter Oak and Continental Life Insurance companies, which failed some years ago, with liabilities of some $5,000,000, and at least one-fifth of the assets of which will probably be absorbed by receivers' salaries alone.

There is a good story as to how a local accident insurance agent won a reputation in his profession. One night when he was working for another man, before he obtained an agency for himself, he was held up by two robbers. He had $10 in his pocket for which he had worked a whole week. This he gave to the robbers, and by the time they had searched him he began to recover his usual composure. When they had completed their investigations, he began a speech, reminding them of the danger attached to their calling, and how very necessary in such hazardous work for them to have accident insurance policies. He warmed to the theme and soon had them interested. He had blank applications in his pocket, and they could not excuse themselves with the plea that they had no money, for he had just given them the price of two policies. In a few minutes the trade was concluded, the agent again had his money, and the robbers had paid the fee on two accident insurance applications. As this first payment belonged to the solicitor, he was exactly even. This stroke of business won for him his first advancement.

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The tip is out from a thoroughly reliable source that the next commissioner of insurance for Kentucky will be D. N. Coomingore, of Covington. Mr. Coomingore is one of the ablest and most active Republicans in Kentucky, and was internal revenue collector of the Sixth district under President Harrison. He is an excellent business man and of high standing in every respect.

Edford C. Seeley, who was charged with violating the insurance laws by issuing a policy to J. Clarence Lester, of New Britain, Conn., at a reduced premium, pleaded guilty. State's Attorney Eggleston stated that the insurance commissioner, at whose instigation the prosecution was brought, desired that the accused be leniently dealt with. Judge Wheeler imposed a fine of $100 and costs.

A new course of instruction has been inaugurated this year at the University of Vienna, Austria. It is a series of lectures on mathematics and statistics in reference to insurance. Coupled with this course are lectures on political economy, the science of finances, commercial law and foreign languages. Graduates of this course will receive preference to appointments in the government insurance office, and with insurance companies. It will supply a long felt necessity, since it was almost impossible to find young men sufficiently versed in figuring to take the important work of an insurance company's actuary.

Advices from Des Moines say there is a misunderstanding among fraternal men as to the effect of the recent decision of the supreme court in regard to all fraternal benevolent associations coming under the ban of the general insurance laws of Iowa. While it is true that such is the case, the associations will not undergo the hardships that many think. State Auditor McCarthy in regard to the matter said: "The rates of assessment will only be increased in case the necessity arises, as it would if they were not under State supervision. No society complying with the law is required to have a reserve fund; then in that case, it would be necessary for it to invest it in such securities as the law provides and deposit it with the auditor of the State. It is entirely optional with all these societies whether they accumulate a reserve fund or not. There seems, however, to be a misapprehension as to the duty that will devolve upon them in complying with the law. Many of the societies have expressed a willingness to comply with the law, and where no reserve fund has been created the principal requirement will be the annual statement necessary to be made to this department, and the paying of filing fees and of agent's certificates."

A quiet wedding took place on the 27th of November at 426 North State street, the home of Mrs. Eliza Talbot. The contracting parties were Porter P. Heywood, assistant general agent of the Hartford Insurance Company, and Miss Alice Talbot. Only immediate relatives of both families witnessed the ceremony, which was performed by Rev. Dr. Bulkley, of Unity Church. Mr. and Mrs. Heywood left for the East for a tour of indefinite length. They will be "at home" at No. 24 Scott street, Tuesdays after January 1.

State Insurance Commissioner Smith is mailing to Minnesota insurance agents a circular calling their attention to the State law governing the taking out of insurance broker's licenses, which it seems has not been generally complied with throughout the State as the commissioner desires. He asserts that agents who do not conform to the law will be prosecuted and all agents are warned that they must comply with the law. The text of the circular follows:

"Your attention is hereby called to sections 91 and 101, of chapter 175, laws of 1895, relating to the appointment of insurance brokers and the penalty of acting as an insurance broker without procuring a license therefor from this department. Any agent or person acting as an agent who places business with any company or agent representing any company without having procured a license to place insurance with such company is deemed an insurance broker and must procure a broker's license at a fee of $10. Any agent who takes business to another agency representing companies, other than those which he has a regular license to solicit for, is an insurance broker under the law. Agents doing a brokerage business are liable to prosecution and a fine of from $25 to $500. Any violation of this law will be vigorously prosecuted and all agents who are doing a brokerage business who have not yet taken out a broker's license are warned to at once comply with the law. There are quite a number of agents, who, in the natural course of business, must be doing a brokerage business, who have not yet complied with the law. This warning is sent to those who are likely to be doing a brokerage business, but this circular must not be construed to be a charge of any violation of the law. No complaints have yet been made of any one and I hope that all those doing a brokerage business will take out a broker's license at once and avoid future trouble. I quote below those sections of the law relating to the appointment of brokers and the penalty for violation of the law.

"Yours respectfully,

"C. H. SMITH,

"Insurance Commissioner."

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The indications are that the holders of insurance policies in Texas who are compelled to make return of them as taxable assets, will make a strong fight before they will submit to the tax. The insurance companies will lose a great deal of new business if the four mills is collected and they will probably have one of the largest policy holders test the law. It is claimed life insurance policies are in favor of beneficiaries, and therefore they are not the property of the holders.

The insurance companies have taken no definite steps to reduce their risks or increase rates as a result of the recent damage caused by the trolley wires, although there has been some talk of their doing so. Secretary Tressingham, of the Chicago Underwriters' Association, said the other day that the companies registered a protest against the trolley system when the ordinances on the question were first laid before the city council, and recent events only confirmed the correctness of the position they then took. "If there should be further losses from this cause," he said, "the companies will most unquestionably increase the rates on property on all streets where the trolley wires run. The companies have no wish to stand in the way of progress. They are in business to collect premiums and pay losses, and if it is found that the trolley wires increase losses they will certainly expect to receive a proportionate increase in premiums for the increased risk. The trolley wires should never have been permitted north of Twelfth street."

Edward Atkinson, president of the Boston Manufacturer's Mutual Fire Insurance Company, has been in Chicago investigating the recent fires with a view of gathering information on the subject of the influence of fire on structural steel, although the buildings were not of the modern fire-proof variety. During the period of the very low price for steel or iron beams Mr. Atkinson says in a recent report to his company many plans which were submitted indicated a tendency on the part of architects to substitute iron or steel for heavy timber in some parts of the frame. In one or two instances steel beams had been adopted in mill construction, which leads Mr. Atkinson to repeat his caution as to the danger of unprotected iron or steel.

Incidents are cited where steel beams have been doubled and twisted out of shape by fire. In one instance iron posts of the "I" form, on each side of which two-inch planks had been bolted for their protection, were twisted into a worthless condition by the heat of the fire. Fourteen-inch square wooden posts, exposed to the same fire, were burned a little less than two inches deep, the ten inches remaining still sustaining the load which rested upon them: As the true method of protecting iron and steel from the destructive effect of heat, either within the building or striking upon the building from without, is yet but partially solved, Mr. Atkinson prefers the mill construction and is conducting experiments with a view to securing the best means of protection to wooden surfaces, especially at the inception of a fire, thus preventing the flames getting under much headway before the fire department arrives. The first rule laid down for avoiding the rapid spread of fire on wooden surfaces is to forbid absolutely the smearing over of these surfaces with any of the ordinary types of combustible varnish.

One cold day last week here in Chicago an elderly Irish woman, wearing a garb of mourning and with tears streaming down her face, went into the office of a West Side banker, with whom she has done business for years. The banker, knowing that his caller had recently lost her mother, to whom she was deeply attached, naturally supposed it was this sad event which caused her grief, and tried to console her by saying: "You've had a great loss, Mrs. B——, and we all feel very sorry for you." This started the woman to crying harder than ever, and it was some moments before she could speak, but when she did open her mouth the banker was surprised to hear her say: "Yes, 'twas a great loss, but I wouldn't mind it at all if I'd taken the insurance you advised me to get, but I didn't, and now she's all burned up." When the matter was straightened out, the banker found to his great relief that the woman was not talking about her mother, but had in mind only the burning of one of her houses.

At a trial on the 28th of November, Thanksgiving day, as to whether the fire engines of Chicago could send water through the standpipe of the Masonic Temple in sufficient quantity to be used effectually on the roof, Engine No. 1 was put into service and the result showed that this could be done very satisfactorily. It was not until the gauge showed the 240-pound mark that he began to demonstrate to the firemen and underwriters on the roof what a wonderful machine was at work. The hose swelled to the bursting point, and a stream shot from the nozzle a distance of over 125 feet. By standing on the northern extremity of the roof the firemen proved that they could pour water into Lake street without the least difficulty, and from the other side of the building they had the satisfaction of seeing the stream pour its full force on the roof of Central Music hall.

It was this particular exhibition that attracted the attention of persons who were passing Randolph street blocks away, and drew the enormous

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crowd which assembled before the test was completed. Fires are not so uncommon in Chicago that people wonder at them, but it is so rare a sight to see firemen at work on the roof of a twenty-story building on Thanksgiving Day that the only wonder is that the crowd in the street was not twice as large. Chief Swenie was not only satisfied with the result of the test, but he was delighted. The insurance men said they are certain that the department is capable of coping with fire in the highest building in the city. Among the insurance men who were present were Fred S. James, Superintendent Shepard of the fire insurance patrol, Thomas Boden, William Warren, Fred Gilbert, of St. Paul, D. W. Gillen, Adolph Loeb, Andrew Naughton and G. M. Harvey.

Speaking of the test after the engine had shut down and the underwriters had gone to their homes, Chief Swenie said that it far surpassed his expectations. "It demonstrated," he said, "that we can not only reach fire on the roofs of these big buildings, but that when we have to do so we can work on any or all of the floors."

In stating his reasons for refusing to issue a Wisconsin license to the Order National Fraternal Union of Cincinnati, O., Insurance Commissioner W. A. Fricke takes occasion to vigorously arraign assessment endowment insurance companies for loose business methods. He says: "The pathway of assessment endowment insurance is so strewn with the wrecks of past experiments and have cost our people so many thousands of dollars, for which they have received no other return than a receiver's report, that to permit the admission of any organization of similar character would be adding insult to injury." Mr. Fricke's principal reason for refusing the application of the Cincinnati company for a license is that a mutual beneficiary society cannot issue endowment, limited payment life policies or give cash surrenders, paid up, or extended insurance. Other reasons are that the name of the company too closely resembles that of the Order National Union, also that the age limits do not comply with the law.

In line with the announcement recently made in *The Inter Ocean* Superintendent Anthony, of the Kansas Insurance Department, has decided to debar all companies from doing business in the State under "underwriters' " forms of policies. He has in supporting this opinion addressed a letter to the officials of the Fire Association, of Philadelphia, in which he states that the organization known as the Philadelphia Underwriters must be abandoned at once. Among other paragraphs the letter contains the following:

"It now becomes my duty to take official notice of it, and to advise you and the Insurance Company of North America that you must abandon this copartnership business at once, and each company hereafter limit itself to that of separate corporate entities, each issuing policies in its own name, and upon its own individual responsibility. Your union with another company under the name you have adopted, or any other 'alias,' is deemed and held by this department as an unlawful organization, whether it be in the form of a corporation under the laws of your State or existing under a copartnership contract between the interested companies. For insurance companies to attempt such merging of management and blending of responsibility is alike defiant to law and repugnant to reason—a veritable business monstrosity, involving injustice and peril to all parties concerned.

"If two companies can thus be allowed to combine, confederate, and pool, making state supervision a farce, and corporate responsibility to the law which created them a myth, then all the companies in this or the United States may be merged in one monstrous machine of irresponsibility and oppression. You are expected, therefore, to withdraw all pretense at doing business, directly or indirectly, in the name or through the agency of the Philadelphia Underwriters, or any other device of combination or copartnership with any other company, in this State, and to advise this department of such action immediately on receipt of this."

In our opinion Supt. Anthony is "barking up the wrong tree."

A new rate book for Dubuque has been prescribed by Mr. David Beveridge of Des Moines, manager of the Iowa Alliance of fire insurance companies, and the book has been received by the local agents. Rates are raised in many instances and lowered in a few. The heaviest raise is on woodworking establishments and the oil mill, experience having taught that such risks are especially hazardous. Stores and dwellings generally are raised, every store and dwelling on the map having a rating of its own, according to its location, construction and condition. The rate book states that the inspectors who went through Dubuque recently, found the town without adequate protection against fire. The water mains in the business district are too small to meet the demands likely to be made upon them in case of a large fire. The inspectors report that they could get little information concerning the water mains from the water company or the city authorities. They also report that the electric wiring on many buildings is defective, and that wires are grounded when a return circuit should be used.

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BLACK AND WHITE.

DEVOTED TO THE INTEREST OF THE INSURER.

J. H. KELLOGG, EDITOR.

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TALKS WITH FIRE INSURERS.

Company Managers and Expert Fire Agents Need Not Read These.

Indiana losses thus far in 1895 are 65 per cent of the premiums. It's time to call a halt, now, for profit's sake. So mote it be.

* * *

The fire losses in 1895 look now as if they must be in excess of 1894 but rather less than those of 1893. At all events they are enough in all conscience and certainly point to no decrease in rates, as it is now extremely difficult in fire underwriting to make the premiums pay the losses and expenses. Interest on securities now held may help pay dividends, but this can hardly be said to be making money in the business proper.

When any reader of BLACK AND WHITE has found a fire-proof building, we will thank him to send us a postal card with the location clearly stated. Our intention is when found, to purchase it, to enclose the structure in an asbestos tent and charge an admission fee, as it will be "one of the greatest curiosities of the age."

* * *

Losses in Chicago for the last month have been very heavy. The fire department has come in for no small amount of blame for not using private apparatus which, it is claimed, would have been easily available and which would have decreased the loss to the companies by an amount which would not only be appreciable but would have amounted to many thousand dollars. The fire marshal, a good man, to be sure, but one who is evidently prejudiced, claims that this could not have been done. Wherever may be the right there is certainly left a soreness as between the fire department of Chicago and the fire companies, or rather the agents here, and this may be an opening wedge for the appointment of a new marshal in the near future.

* * *

To be sure we have not had a conflagration like the Chicago and Boston fires for a good many years, and we are apt to consider such blazes out of the question, but any one who saw either of these wonderful fires can easily imagine that with a similar combination of circumstances they could be repeated. While the chances, it must be admitted, for such calamities have been decreased, still it would be as well to take into the calculation now and then the fact that such conflagrations are not impossible. It would be wise for property owners to examine closely all their policies of insurance and see that in case of

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a conflagration of the old fashioned kind there would be a fair chance to get paid one hundred cents on a dollar for the loss sustained. Fair rates and good management will assure a payment in full from the companies that can easily be selected from our list, and if the companies were selected with a thought as to a monstrous blaze when it does come the wise will be prepared by holding first-class contracts.

* * *

Last month we quoted from the *Vindicator* something of value in reference to the free use of buckets and barrels of water, and the same paper gives us another case showing the importance of this subject. It says:

"About a week ago a fire broke out on the roof of the Stella Sugarhouse, Ascension parish, La., causing a loss of $300. This property was insured for $60,000, and under the schedule rating of the S. E. T. A., barrels and buckets were required to be placed on the roof. An agent writing to one of his companies about the fire, says: 'You will see from information herewith, that it was by the use of barrels and buckets that the place was saved from total loss.'"

Here is a case where buckets and barrels of water were worth $59,700.

* * *

A number of associations doing business on the plan popularly known as "Lloyds" are seeking to do business in this State without complying with the conditions imposed upon other companies by our laws. Their contention is that because they are unincorporated they do not come within the restrictions of our laws applicable to insurance companies generally. If this position can be sustained, which we very seriously doubt, then legislation is sadly needed which will bring these concerns wholly within the supervision of this department, and to compel them to maintain such a reserve as is compatible with a safe conduct of their business and to pay such taxes and be subject to all such conditions and restrictions as are now imposed upon other companies transacting the same kind of business.—*Commissioner Luper.*

* * *

He-lie Perkins vouches for the following:

Chief Justice Waite, who delighted to tell legal stories, once told me this story about Evarts and Conkling:

Roscoe Conkling came into Mr. Evarts' office, when he was a young lawyer, in quite a nervous state.

"You seem to be very much excited, Mr. Conkling," said Mr. Evarts, as Roscoe walked up and down the room.

"Yes, I'm provoked—I am provoked," said Mr. Conkling. "I never had a client dissatisfied about my fee before."

"Well, what's the matter?" asked Mr. Evarts.

"Why, I defended Gibbons for arson, you know. He was convicted, but I did hard work for him. I took him to the superior court and he was convicted, then on to the supreme court and the supreme court confirmed the judgment and gave him ten years in the penetentiary. I charged him $3,000, and now Gibbons is grumbling about it—says it's too much. Now, Mr. Evarts, I ask you, if I really charged too much?"

"Well," said Mr. Evarts, very deliberately, "of course you did a good deal of work, and $3,000 is not a very big fee, but to be frank with you, Mr. Conkling, my deliberate opinion is—that—he—might—have — been—convicted — for—less—money."

Gibbons ought to have been sent up for life.

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Talks with Life Insurers.

How many men of your acquaintance carry life insurance? Are you on the list?

* * *

"Deeds are better than words; actions mightier than boastings." Are you insured? If not, why not?

* * *

No insurable man of family can make a greater material mistake than to die with no insurance on his life.

* * *

It is always someone else who is going to die—not you. So you think. But have a care. The other fellow may outlast you a long time. Take out that policy now.

* * *

You have no certainty on any moment but the actually present one. To put off insuring your life "until to-morrow," or any other day or hour but *this* one is all wrong.

* * *

If a life insurance agent wants to talk with you for a few minutes, do not commit the indiscretion of turning him away. It might prove to be a very dangerous move on your part.

* * *

How are you feeling to-day? "Pretty well." Glad to hear it. Pleasant day? "Yes, quite so, but why?" Good day to take out a life insurance policy. Best day. In fact the only day. To-morrow may be a long way off for you, or for us. Who knows?

* * *

When you want to buy "good goods, a yard wide and all wool" do you visit a bargain counter? Seldom. Slop-shop articles on the "bargain counter" would look mighty bad on the shelves among good articles. It's just the same with life insurance. Shun the "Cheap Johns."

The man who abuses the faith his wife and children have in him by carrying no life or accident insurance is worse than an infidel.

* * *

The man who is too busy to attend to business—and there are such men—will be apt to neglect life insurance until he finds he is too late. The companies will then be "closed for business," so far as he is concerned.

* * *

Cheap insurance can be had of any reliable company—the cheapest, in fact. The kind you get from the so-called "cheap" concerns is altogether the dearest. Better not buy any more of it. It is too cheap to be good.

* * *

And you have just taken a wife? You mean to protect the little woman, of course. You have presented her with a policy on your life? No? Well, why not? Is she "going back home" when you go to your long one?

* * *

What kind of stuff are you made of, friend, to make it possible by your own neglect and selfishness that your wife will have to put up a sign after you are dead notifying the passer-by that "Washing Is Done Here"—or anything like it?

* * *

The importance of life insurance to society everywhere; its strengthening influence upon the sinews of social life; the solidity it imparts to all domestic institutions; the protection it affords to the labors and the recreation of home; the relief it pours out so abundantly upon the bereaved and suffering; the countless benefits it scatters along the pathway of life; the blessings it reserves for a future sorrow;—all these are now more truly perceived and more warmly appreciated than ever they were before. —*N. P. Willis.*

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Why do men who have had business capacity and sense enough to accumulate a fortune, too often sneer at life insurance as the very thing they most need? We give it up. They may have to give up their wealth, too, and then what?

* * *

The poorest man in the world is the man who never thinks of anybody but himself. Such a man is not apt to look on life insurance with favor, for he is too mean. We hope you are not against doing your duty to your family. How is it, friend?

* * *

The 25th of this present month will be one of the most welcome holidays of the year. If there is a spark of the feeling of broad human love in a man it will be alive on "Christmas Day" if dead all the rest of the year. A life policy is always a good thing for a holiday present.

* * *

We give below a string of pearls taken from the New York *News Letter*. Consider them and be wise:

Duty is a debt until it's done.

Boast not thyself of to-morrow.—*Bible.*

The prudent man foreseeth evil.—*Solomon.*

A good man leaveth an inheritance.—*Solomon.*

While the blacksmith talks the iron gets cool.

An endowment policy provides for one's old age.

A life policy is a valuable part of a man's estate.

Wishing, of all employments, is the worst.—*Young.*

Life insurance gives instant protection for a large sum.

Poverty may be good for others' children, not for ours.

Insure your life before your premium-rate changes.

The fathers should lay up for the children.—*Paul.*

Early and provident fear is the mother of safety.—*Burke.*

One must insure when he seems not to need insurance.

An endowment policy combines insurance and investment.

Insurance is an immediate duty wherever it is needed.

A life policy brings cash when money is often sorely needed.

Salaried men should insure; death would stop the salary.

Learned men should insure; their brains are their capital.

Endowment insurance is a good precaution for a rich man.

The money paid for life insurance is money put to noblest use.

Insurance rates are lowest for the man who insures while young.

A few cents per day will pay for $1,000 insurance on your life.

Very few men ever pay the amount of the life policies in premiums.

To every man upon this earth death cometh soon or late.—*Macaulay.*

* * *

A canvasser for life insurance with whom we are acquainted ran across a queer customer the other day. He had been importuned all summer and fall to sign an application, but had crawled out of one hole and another. His latest invention in the excuse line is "that next spring will be a good time, as he always feels mean in the spring time and has to 'dose up' a good deal. So come around in the spring." The daisies ought to be growing as rank as weeds over that fellow's grave at the very earliest possible moment after the '96 spring daisies sprout!

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Talks with Accident Insurers.

A man at Roseville, N. J., had both of his feet cut off by a railroad accident, Nov. 26th., but didn't find it out till he tried to get up and walk. Then he probably was rejoiced to think he was insured against mishaps, or somewhat sorry that he wasn't.

* * *

The rivalry now existing between accident insurance companies in the matter of new policy forms and new inducements to insure, if kept up in a like ratio for the next five years will result in an offer from some of the companies to pay preferred risks to come into the fold! Wonder what the next invention will be?

* * *

A synopsis of the new play or rather muscular drama in which Corbett, the champion prize fighter, (or wind blower) appears tells us that McVey, who trains with Corbett, is knocked down and thrown out several times by Corbett in the course of three acts. The sketch winds up by saying McVey has taken out an accident policy on his life. This proves that even as low a human being in the scale of manhood as a tough prize fighter has some idea of the beneficence of accident insurance, even if he fails to see how properly to apply it.

* * *

Suit has been brought at Memphis in the United States courts by W. M. Randolph, administrator of the estate of A. G. Mitchell, against the Travelers' Insurance Company for $16,000. About a year ago Mr. Mitchell fell from a train while en route from Memphis to St. Louis. Whether the fall was accidental or not is the point upon which the companies and the claiment differ. The very fact that Mr. Mitchell loaded himself down with some $62,000 of accident insurance before his fall rather looks as if there was a method in his doings. For a man of known means to carry that amount of life insurance or perhaps a good deal more is all well enough, but $62,000 of accident insurance gives the appearance of a put-up job on the part of Mr. Mitchell. The suit is directed against the Travelers' but in reality all the companies are involved.

* * *

The returns to the department of internal affairs of the steam railroads operating in Pennsylvania show that 1,538 persons were killed and 10,605 injured by them during the fiscal year ended June 30, 1895. Of those killed twenty-nine were passengers, 447 employés, and 1,107 other persons. The passengers injured numbered 612; employés, 8,346; other persons, 1,649. From the returns of all roads to the department it is found that to every 432 employés there is one killed, and to every twenty-three one injured. Among passengers the ratio is one killed out of 4,325,718, and one injured out of 207,202.

* * *

The night of the 25th of November was one which developed new dangers from electric wires. These wires from trolleys, from telephones and telegraph gave way under the weight of snow and ice piled upon them and then death hung in the air. A Milwaukee avenue cable car going northwest ran into a telephone wire which had fallen across the track and the wire became fastened in the grip and threw sparks out of the handle that turned it into an arc light. The gripman fled the scene scared almost to death, and the passengers broke the car windows in their anxiety to get out quickly from what they thought was sure death, and many were injured. Every where were people injured by coming into contact with live wires.

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The labor papers all over the country have been printing stories about the most dangerous trades in their several localities and in Chicago data of the same kind has been collected, and it is given out that no city on the face of the globe has so many hazardous callings as have we in the Windy City.

Accident companies have long ago found out that bridge builders along the line of railways were a class out of which, whatever the rates, no money could be made, and it is not at all singular that the statistics collected show that the structural iron-worker is the most hazardous calling on the list.

* * *

Next to iron-workers come brick-layers, painters and carpenters who do work with the iron-worker on the high buildings. The brick-layer who, perched on a narrow scaffold sets the terra-cotta and brick on the outside of the steel frame of a building takes long chances at dizzy heights and so do the painters that follow and work in the same places. In the Masonic Temple, on the corner of Randolph and State streets, the work of fastening the marble to the light shaft was considered about as dangerous as the construction of any other part of the building, and still the contractors never were at a loss to find men ready to do this kind of work.

* * *

Coming down from the lofty heights we find that the plumber, the steam-fitter and gas-fitter cannot escape a multitude of accidents as they burrow their way about to lay their pipes. In the case of a new building these are not so bad, but when it comes to the work of repairing the work becomes most dangerous. It is said by one who has been long in the business of plumbing that in the three callings mentioned above men accustomed to the work do it with the utmost ease and are thus able to go into places and breathe air that to the ordinary individual would mean insensibility in a very few minutes.

* * *

Another class of workmen to be found who take their lives in their hands every time they accept a position are sailors. However seaworthy, well handled or well built the vessel may be the sailor well knows that "Davy Jones' locker" begins to yawn for him the moment the line is cast off and the sails have been spread. The ordinary sailor would much prefer to be caught in a "blow" in salt water than on the lakes, for the reason, they say, that they have more latitude in which to beat about and prevent being driven to pieces on the shore or rocks.

* * *

Driving a team in the business district of Chicago has become very dangerous because of the net work of cable and electric lines, to say nothing of blockades which are of constant occurrence at crossings.

Among other trades which are dangerous, and from following which men are constantly losing life and limb, are railroading, both steam and street cars, working in the stock yards, connection with the fire department, police service, stereotyping, manufacturing gunpowder, fireworks, working in quarries.

It is the intention next year to tabulate the number of lives that are lost in the various trades, and at the end of the year comparisons will be made and the results given to the public.

Accident insurance is the only thing which offers to these workmen some relief for themselves if they are injured and not killed, and for their families if the injury is fatal.

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LEGAL DECISIONS.

Fire Insurance.—Carriage House Contiguous. In the case of Robinson *v.* the Pennsylvania Fire Insurance Company it was *Held*, that there is no law in Massachusetts which fixes the distance that a carriage house may be from the dwelling house so long as it is on the same lot and used as an appurtenance of the dwelling. These are matters for the jury but cannot be instructed by the court as matters of law.—Massachusetts Supreme Court.

Fire Insurance.—Evidence in Case Arson is Charged. In the case of McDowell *v.* the Connecticut Fire Insurance Company action was brought on a fire policy and defendant alleged that the fire was set by plaintiff, and offered to prove that two fires had before occurred, in which plaintiff had met with losses for which he had recovered insurance, and that nine other fires had previously occurred, in each of which some relative of plaintiff had met with losses covered by insurance. There was no offer to show that any of these fires were set by plaintiff or by his procurement. *Held*, that the evidence was properly excluded.—Massachusetts Supreme Court.

Fire Insurance.—Description of Risk. In the case of Forbes *v.* the American Insurance Company it appeared that subsequent to the erection of a three-story brick building used exclusively as a pottery, a two story brick structure was joined thereto; the lower part being used as a boiler room, from which power was furnished for the pottery, and for a box shop and a yarn factory in adjoining buildings, while the upper part was used to some extent, as a storage room for the pottery company. This addition had a separate roof, and there was no access to it from the pottery building. *Held*, that a policy of insurance on a "three-story brick building occupied as a pottery, * * * known as the 'Pottery Building,'" did not cover the boiler house.—Massachusetts Supreme Court.

Fire Insurance.—Compliance with Warranty. In the case of the Western Assurance Company *v.* Redding, the keeper of a country store, who had taken out a policy of insurance on his stock of goods, the policy contained the usual condition that the owner should keep a set of books showing all the business done, purchases and sales, and that he should take an inventory once a year and with the usual iron safe clause. A failure to comply with all these conditions would work a voidance of the policy. The store and stock were destroyed by fire, and in an action brought against the insurance company it appeared that the books were kept in a very primitive way but the books were saved and were produced except a cost-sales book covering twenty-one days before the fire which had inadvertently been left out and burned. The books saved showed the purchases and credit sales as well as the result of the last inventory before the fire. *Held*, that the promissory safe clause of the policy was a condition subsequent only and that the facts shown were sufficient to justify a finding of compliance therewith.—United States Court of Appeals.

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Fire Insurance.—Insurable Interest. In the case of Light *v.* the Countrymen's Mutual Fire Insurance Company it was shown that the owner of a piece of land on which was a building covered by insurance sold it and took back a judgment for part of the price and by the advice of the secretary of the insurance company, who knew all the circumstances, delivered the deed to the purchaser without transferring the policy and paid the assessments under the policy for three years up to the time of the loss. *Held,* that the company is estopped from asserting that the policy was void for want of an insurable interest in the original policy-holder. — Pennsylvania Supreme Court.

Fire Insurance. — Arbitration Clause. In the case of Smith *v.* the California Fire Insurance Company it appeared that the policy under which suit was brought contained the arbitrary clause which was binding for the reason that the insurance was obtained in Massachusetts on goods situate in that State when insured. *Held,* that it could not be properly ruled as a matter of law that the agreement of arbitration was waived by the company for the reason that it gave no notice until the expiration of about nine months after the proof of loss was made but about eight months before action was brought, that it should insist upon a settlement of the amount of loss under the terms of such arbitration clause.—Massachusetts Supreme Court.

Fire Insurance.—Use of Gasoline. In the case of Turnbull *v.* the Home Fire Insurance Company it was shown that Turnbull was the mortgagee and brought suit to collect on a policy of insurance on the dyeing establishment of Eugene Fischer in Baltimore. The company contested on the ground that without its knowledge gasoline had been extensively used on the insured's premises. Plaintiff contended that the company, in accepting the premium, waived the condition prohibiting the use of gasoline. Contention was also made that the $1.90 premium included a charge for gasoline. It was also shown that the rate established was simply a minimum rate and that a higher one could be charged by the company and that the rate was a fair one for the risk without the permission to use gasoline. The judge directed the jury to find a verdict for the defendant company. — Baltimore Circuit Court.

Life Insurance.—Rights of Creditors Against Husband's Estate. In the case of Tuthill *v.* Goss it was *Held,* that under the statutes providing that it shall be lawful for a wife "by herself and in her name," to insure for her sole use the life of her husband, and that when the premium paid in any one year out of the husband's funds shall exceed $500, the excess shall inure to the benefit of the husband's creditors where the insurance effected an insolvent husband, payable to his personal representatives, and assigned to his wife, on his death his creditors could recover in an action against the wife the amount of premiums paid by him in excess of $500 annually.—New York Supreme Court.

Life Insurance.—Payment of Premium —Waiver—Power of Agent. In the case of Rasmusen *v.* the New York Life Insurance Company the policy provided that no agent could extend the time for paying a premium, or waive any forfeiture, and that this power should only be exercised by the president, vice-president, and actuary of the company. Seven months after a premium was due insured sent to the agent his draft for

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the amount of the premium, with 5 per cent interest added, which the agent had stated was necessary to have the insured reinstated, if with this amount the insured would also produce a letter from the regularly appointed physician of the company, certifying the insured to be in good health. Insured complied, and sent the letter from the physician. The agent retained the money, and wrote letters to the company and the insured regarding his reinstatement. *Held*, that by retaining the delayed premium after being ordered by the insured to either return to him his money or send receipt for the premium, the company must be held to have waived the act of forfeiture and reinstated the policy.—Wisconsin Supreme Court.

Accident Insurance.—Voluntary Exposure to Danger. In the case of De Loy *v.* the Travelers Insurance Company the policy provided that the insurance should not extend to voluntary exposure to unnecessary danger. *Held*, that by voluntary exposure to unnecessary danger is meant intentional exposure to the danger, as where one acts so recklessly and carelessly as to show an utter disregard to a known danger, or does an act in the face of a risk of danger so obvious that a prudent man, exercising reasonable foresight, would not have done it.—Pennsylvania Supreme Court.

Accident Insurance.—Poison Taken Accidentally. In the case of Batchelor *v.* the United States Mutual Accident Association it was shown that the policy contained the usual conditions against the taking of poison.

Stipulations were made in open court, among other things, that the said W. B. died from the taking of an overdose of morphine, which was accidental. In the Common Pleas, the court directed the jury to bring in a verdict for the insurance company, and dismissed the case; and this was affirmed by the Circuit Court. *Held*, that the action of the court in directing a verdict for the company was not erroneous.—Ohio Supreme Court.

Accident Insurance.—External, Violent and Accidental Means. In the case of Cobb *v.* the Preferred Accident Association it appeared that the policy insured the person to whom it was issued "against bodily injuries effected through external, violent, and accidental means," and on the trial of an action thereon, predicated upon the loss of an eye, it appeared from the evidence that the plaintiff, while in an emaciated and feeble condition, after safely alighting from a train, carried his baggage, weighing from sixty to eighty pounds, a distance of about fifty yards, and "injured himself in some way or other" in so doing, so that, soon after putting the baggage down, a defect in the vision of one of his eyes became apparent, which finally resulted in a total loss of sight as to that eye, being pronounced by the attending physician to be paralysis of the optic nerve or retina, and it also appeared that the plaintiff had not fallen or received a blow or jar or shock of any kind, and that there was nothing unusual in his manner of carrying the baggage or in his locomotion while so doing. *Held*, that there could be no recovery; that even if the plaintiff's injury was attributable to the carrying of the baggage, it was not effected by "external," "violent," or "accidental" means, in the sense in which these words are used in the policy; and that judgment of nonsuit, for the reasons above indicated, was rightly rendered.—Georgia Supreme Court.

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MISCELLANY.

SPECULATION.

Jim Brown he kept a painter's shop
In a little country town,
And worked for all the neighborhood
For many miles around.

He used the door of his paint shop
Whene'er a brush he'd clean;
And soon it was a brilliant mess
Of smears of red and green.

Erstwhile there came a city man,
Who bought that gaudy door,
For which he gave but fifty cents,
And not a nickle more.

He took that gay door back to town,
With its gorgeous hues in chunks,
And sold it as a Beardsley gem
For seven hundred plunks.

TROLLEY PHILOSOPHY.

The trolley is a monster of such frightful mean
That to be hated, needs but to be seen;
Yet seen too oft, familiar with its pace,
We first endure, then welcome and then chase.

Tommy: "Paw, what is the board of education?"

Mr. Figg: "In the days when I went to school it was a pine shingle."

No Hope There.—The Sufferer: "Do you think it would relieve my toothache if I should hold a little liquor in my mouth?"

His wife: "It might, if you could do it."

Manager: "How many characters in your drama?"

Playwright: "Six at the beginning and five at the end."

"How do you mean?"

"The heroine loses hers as the plot develops."

Flossie is six years old. "Mamma," she called one day, "if I get married will I have to have a husband like pa?"

"Yes," replied the mother with an amused smile.

"And if I don't get married will I have to be an old maid like Aunt Kate?"

"Yes."

"Mamma,"—after a pause—"*it's a tough world for us women, ain't it?*"

Economy Played Out.—This is a story about a man down in Alexandria, Va., who has a great deal of money, to which he is deeply attached. He is, in fact, so attached to it that he hates to be separated from a dollar of it. He has a silk hat, too, a well-preserved silk hat of great age and undoubted respectability. He is fond of his hat, and he'd like to wear it every day, but silk hats are expensive, so he has been wearing his for these many years just on Sunday. On week days he wears a shocking bad hat which does not concern this story. The last time the storks visited the Alexandria man's house they were generous. They brought twins, a boy and a girl. The father was sitting in the parlor when some one entered to bring the news.

"Well, you're a father now," said he.

"Boy or girl?" asked the Alexandria man.

"Both—twins."

"Great Scott!" cried the father, springing to his feet. "Give me my silk hat. I might as well wear it every day now. What's the use trying to be economical, anyway."

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HIS ANSWER.—A washerwoman applied for help to a gentleman, who gave her a note to the manager of a certain club. It read as follows: "Dear Mr. X.—This woman wants washing." Very shortly the answer came back: "Dear Sir—I dare say she does, but I don't fancy the job."

HIS NERVE.—Tramp: "Kind lady, do I seek in vain? I'm hungry as a bear——"

Lady: "Why, sakes alive! You here again? I gave you food, I'd swear."

Tramp: "Swear not at all, for I agree with every word you speak, but that was breakfast, don't you see? I'ts dinner now I seek."

A little girl in this city, in saying her prayers the other night, was told to pray for her father and mother, who are both very ill, and for one of the servants who had lost her husband. She did as instructed, and concluded her petition with these words: "And now, Oh God, take good care of yourself, because if anything should happen to you we would all go to pieces. Amen."

THE NEW EVE.—The serpent smiled affably.

"Have an apple?" he insinuated.

The mother of the race shrugged her shoulders.

"Not this Eve," she rejoined. "S'm'other Eve."

"This," mused the tempter, with a dazed look and a slight shiver, "must be the woman's version. Ah, yes."

Out in Jeffersonville, Ind., the other day a man was about to get married. The clergyman and the guests were all ready, but the bride kept them waiting by taking too long to dress, and at last the bridegroom, who is somewhat vaguely described as a railroad man, took out his watch, looked at it, snorted, tore the marriage license in two, walked out of the house, and has not yet come back.

As a railroad man he was doubtless shocked at the indifference displayed by the bride toward schedule time, and thought that he would teach her a lesson, says the Philadelphia *Inquirer*. Probably he did, but he might have done it much more effectively and at the same time had a good deal more satisfaction over the matter. He should have waited until she came downstairs, stepped up to her, and then, under pretense of kissing her, have said in a stage whisper: "Great Scott! Where were you at?" Then after the ceremony, he should have remarked to the bridesmaid that he really could not understand why she managed to get into her dress in time, considering that it was built so elaborately and with so much fretwork around the cornices.

By that time he would have felt better, and his wife would have shown signs of depression. At the wedding breakfast he would have made the casual remark that he supposed this was the last meal he would get on schedule time, and when they were about to leave for the railway station, and the bride was kissing everybody "good-by," he would have called her attention to the fact that there was no need to hurry, as express trains were always two hours behind time.

If this plan had been carried out judiciously during the day, when night came the man would have been in the most blissful of moods, while the woman would have been plunged in the depths of despair, and longing to go home to her mother. The Indiana man did not seem to know that it is possible to get mad at your wife and at the same time to enjoy yourself. If he had been a widower he would never have left as he did. He would have stayed.

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IN A NUTSHELL.

Great snake,
Boy quake.
Horror froze
Garden hose.

—

HIS REMEDY.

Noble earl,
Lost bets;
'Murrican girl
Title gets.

—

WE'VE SPARED IT.

Little poem,
Lacks fire;
Sent back—
Kitchen fire.

—

A GOOD SUGGESTION.

New woman;
Old man;
Made one;
Best plan!

—

JILTED.

Brain whirl;
Madly jealous;
My girl
Other fellow's.

—

SAD FATE.

Escape gas;
Candle—ass!—
Found escape!
Yards crape.

—

THE SEQUEL.

Man, bike;
Girl, trike.
Both caught;
Tandem bought.

—

THE COLOR WAS NOT FAST.

Lady bold;
Hair gold;
Rain—alack!
Hair black!

—

HOW IT WAS DONE.

Angler firm,
Little worm;
Silly fish,
Dainty dish.

HIS DESTINATION.

Hunter, bear,
Struggling pair.
Man inferior;
Gone interior.

—

VERY NATURAL, TOO.

Boating excursion,
Sudden immersion.
Rescue effected:
Wedding expected!

The prison garb is designed to put a check on criminals.

There are two good stories told by J. E. Dodson, the player, illustrating the ready wit of H. J. Byron, the English author. One day Byron was walking through the Strand when he encountered an old friend—a broken-down tragedian of the "crushed" type, who had seen better days. On this occasion the histrion looked unusually downcast. He was clad in rusty black, and his tall hat encircled by a shabby bit of crape.

"What's up, old man?" asked Byron.

"I am in sore trouble, Henry," replied the actor. "I lost my mother, dear old soul, last week. The funeral was yesterday."

"Too bad, too bad" sympathized Byron. "Were there many at the ceremonies?"

"My boy," said the tragedian, swelling with old-time pride, "we turned 'em away; thus showing the ruling passion strong in even the presence of death."

Two weeks later Byron encountered the same man in about the same place. He was more woe-begone in appearance, his black was rustier, his crape wider.

"What's the trouble now, old chap?" asked Byron.

"Alas," was the reply, "I lost my dear father Tuesday."

"My, my," exclaimed Byron, "you're the most careless man I ever saw!"

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AN OBSTINATE BRIDE.

SHE DIDN'T CARE FOR BILL, BUT WANTED TO OBLIGE HER FATHER.

"A certain justice in one of the New Jersey cities several years ago," said old Bob, "had hardly been opened to business on a certain morning in winter when a sleigh containing seven or eight persons came in from beyond the city limits, drove up to the door of the justice and filed out with an air of business. His honor was poking up the fire when an old man beckoned him into a corner and whispered: 'Got a job of splicing here for ye. My darter Sarah here is going to hitch to that chap there with the blue comforter and then we're going to have some oysters.' 'All right, all right,' was the reply, and in two minutes the official was ready," according to the *Boston Herald.*

"The man with the blue comforter peeled off his overcoat, laid aside his hat and extended his hand to Sarah. 'I won't do it—I'll die first!' she said as she shrank away. 'She's a leetle timid, a leetle timid,' explained the old man, while the mother rebukingly observed: 'Sarah, don't you make a fool of yourself here. William will make you a good husband.' 'And don't you forget it,' added William. 'Come Sarah.' 'I won't unless we can go to New York on a bridal tower!' she snapped. 'You'd look nice bridal-towering round New York with no better duds than you've got!' said the mother. 'Now, Sarah, you stand up and git murried!' 'Be keerful, mother—don't make her mad,' warned the old man. 'Now, Sarah, if you back out, everybody will laugh at us.' 'I don't keer! I want to travel.' 'You shall,' said William. 'Where?' 'We'll all go the house of correction.' 'Tain't far 'nuff.'

"The old man beckoned William and Sarah aside and began: 'Now, Sarah, William just dotes on you.' 'But I want a bridal tower.' 'Yes, but you can't have one. The railroads are all snowed under and towers have gone out of fashion, anyhow.' 'Then I want a diamond ring.' 'Now, don't say that Sarah, fur I went to every store last Saturday, and they was all out of diamond rings.' 'Then I want a set of mink furs.' 'Mink furs! William, I know you'd buy 'em for her in a second, but they've gone out of style and can't be had. Sarah, I'm yer father, ain't I?' 'Yes, dad.' 'And I've always bin tender of ye?' 'Yes.' 'Then be tender to me. I want to see ye married to William. You can't have a tower, nor a diamond ring, nor a set of furs, but I'll buy you a pair of gaiters, William will pay for the oysters, and I'll see that mother divides up the dishes and bedding with ye. Sarah, do you want to see my gray hairs bowed down?' 'No-o-o.' 'Then don't flunk out.' 'Will they be $2 gaiters?' 'Yes.' 'And all the oysters we can eat?' 'Yes, all you can stuff.' 'And a tower next fall, if wheat does well?' 'Yes.' 'Then I guess I will. Come, Bill. I don't keer 2 cents for you, but I want to oblige father.'"

DIPLOMACY. — Does ye hyah much 'bout whut's goin' on on Tuhky leve dese days?" asked Sal Jenkins.

"Deed I doesn'," replied Erastus Pinkley, in timid consternation.

"Folks does tell dat you done got ingaged."

"Me? Ingaged?"

"Yass indeed."

"Go 'long. Who to?"

"Ter me."

"Deed, I hasn' hyuh'd a word of it.'

"Neither has I. Da's why I done ax yer. I thought mebbe I was missin' some er de news."

Invitations are now being engraved.

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FORTY-NINE.

EDITOR BLACK AND WHITE.

A voyage around Cape Horn in '49, in the spring time of the rush to the gold fields of California, was chiefly on board crafts of rather ancient model. Men were packed between decks like herring, but the voyage not only had its extreme discomforts and physical trials, but there were frequent events in the way of practical jokes which served to enliven the otherwise dreary, monotonous days.

On board our staunch old ship—the Orpheus—was a motley aggregation of New York, Williamsburg and Brooklyn citizens. There were all sorts of fellows; men from the broadways and alley-ways, garrets, cellars and carpeted comforts; there were asses, lions, cowards and the brave.

While off the cape an organized party called upon one of the several of our long ear'd passengers and worked him up into a condition of heroic war paint: he was made to believe that he had been grossly insulted by a fellow passenger, and that a man going to California at that time, where there were no laws in the mining regions to spread their beneficent protection; no strong official arm to ward off the dagger—as we have here in Chicago after dark—must be his own defender, and that it was imperative for him to declare himself by resenting the insult in a challenge to mortal combat; that unless this were done, he was told that his life in that golden land would be but a pale shadow.

The bait was swallowed, a challenge sent and accepted and an hour selected for the bloody fray. It was set to transpire during a severe hail storm, which, it was thought by the general managers, would be rare seasoning to the joke. We wanted the blood brought to a temperature of killing coldness.

The character of the scene to be enacted was explained to the skipper so there would be no interference from that quarter. The principals were provided with pistols minus bullets and it was arranged for the challenged party to come upon the main deck from between decks by the mizen hatchway and the challenger by the forward hatchway.

Preparatory to the crisis the latter individual was divested of all clothing but a pair of overalls, and at the appointed time for the meeting was escorted to the main deck bare-headed, bare-footed, and bare to his waist. He was then required to await the coming of his foe, and, with a trembling frame, he struck an attitude of defiance for the ordeal; but from some cause, presumably a preference for warm blankets, the other fellow didn't show up, so after our victim's back had been sufficiently lacerated by hail to meet the demand and had acquired the regulation blue, and hands and feet nearly frozen, he was conducted in triumph to his quarters, praised for his courage and left to nourish pride for valor; but he acquired such a degree of inflation that but a few days afterward he exploited his fist to the dismay of a comrade and dressed an optic in a dense cloud of sombre sadness.

The ass became a lion; a man was made. And so, with an occasional subject to entertain the ship's company the months went out in that great vista of sky and sea, on that good old ship.

M. S. Y.

He: "I saw a great deal of you in society last winter. I trust that I shall have the pleasure of seeing as much of you here."

She: "It's very probable that you will see more of me. My bathing suit is a corker."

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Tables of Standing of Insurance Companies.

The tables given contain the names of the companies, location, the year in which they began business, capital, assets, liabilities and surplus as to policy-holders. As this magazine is printed in the interest of the policy-holders it was not considered necessary to give what is called the net surplus, but if any one is interested in that he can easily obtain it by subtracting the capital given from the surplus as to policy-holders. It will be noticed that a few of the companies have their capital impaired. The amount of the impairment is easily obtained by comparing the surplus as to policy-holders with the capital. If this surplus is not equal to the capital an impairment is evident and the amount of such impairment is the difference between the two. We have striven to give those having lines of insurance to place the cash assets of the companies, and have eliminated "stock notes" and the like from the amounts. We have taken the figures from the sworn statements of the companies, and shall prefer always to correct figures in accordance with the rulings of the different insurance departments.

In the case of the mutual fire companies we give simply cash assets and then the net amount of premium notes beyond. Of course we have not given all the farmers' mutuals in the different states, but have endeavored to put in those companies that are striving for general business.

Companies Ceased Doing Business Since January 1, 1895.

COMPANIES	REINSURED IN
Council Bluffs	Failed.
First National, Worcester	National, Hartford.
Home, Salt Lake City	Liverpool & London & Globe.
Illinois Mutual, Chicago	Receiver.
Indemnity, Davenport, Ia.	Failed.
Merchants' and Manufacturers', Clinton, Ia	
New York Bowery, New York	Palatine, Manchester.
Northwest Fire and Marine, Portland, Oregon	Firemans Fund, San Francisco
Rutland, Rutland, Vt	Failed.
Sun, San Francisco, Cal	Fireman's Fund.
Farmers and Mechanics, Alexandria, Va	Failed.

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ALABAMA.

JOHN PURIFOY, Auditor, Montgomery.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Capital City	Montgomery	1871	$149,400	$387,522	$173,030	$214,492
Commercial	Montgomery	1876	100,000	187,897	84,334	103,563
Factors and Traders	Mobile	1870	150,000	182,689	4,889	177,800
Planters' and Merchants'	Mobile	1866	100,000	125,494	24,554	100,957
Stonewall	Mobile	1866	150,000	209,798	12,477	197,321

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American of Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Commercial Union, London.
Continental, New York.
Fire Association, Philadelphia.
Georgia Home, Columbus, Ga.
German American, New York.
Germania, of New York.
Girard, Philadelphia.
Glens Falls, Glens Falls, N. Y.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Hibernia, New Orleans.
Home, of New York.
Imperial, London.
Insurance Co. of N. A., Philadelphia.
Knoxville, Knoxville.
Lancashire, Manchester.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
Macon, Macon.
Manchester, Manchester, Eng.
Mechanics' and Trad'rs', New Orleans.
Merchants', New York.
Merchants', Newark.
Mutual, of New York.
National, Hartford.
North British and Mercantile, London.
Niagara, New York.
Northern, Aberdeen.
Norwich Union, Norwich.
Orient, Hartford.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Pelican, New Orleans.
Providence Washington, Providence.
Queen, New York.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Southern, New Orleans.
Springfield, Springfield, Mass
Sun, London.
Sun Mutual, New Orleans.
St. Paul, St. Paul, Minn.
Westchester, New York.
Western Assurance Co., Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Commercial Alliance, New York.
Equitable, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual, New York.
Mutual, Louisville.
Mutual Benefit, Newark.
New England Mutual, Boston.
New York, New York.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, New York.
American Surety Company, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
London Guarantee.
Lloyds Plate Glass, New York.
Metropolitan Plate Glass, New York.

ARKANSAS.

C. B. MILLS, Auditor, Little Rock.

FIRE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Arkansas	Little Rock	1887	$ 59,950	$ 81,675	$ 15,144	$ 66,531

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, of Philadelphia.
American Central, St. Louis.
American, New York.
Atlanta Home, Atlanta.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Columbian, Louisville.
Commercial Union, London.
Crescent, New Orleans.
Continental, New York.
Connecticut, Hartford.
Fire Association, Philadelphia
German, of Freeport, Ill.
German American, New York.
Germania, New Orleans.
Glens Falls, Glens Falls.
Greenwich, New York.
Hanover, New York.
Hartford, Hartford.
Home, of New York.
Imperial, London.
Insurance Co. of N. A., Philadelphia.
Liverpool and London and Globe, Liverpool.
Lancashire, Manchester.
Manchester, Manchester, Eng.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
National, Hartford.
New Orleans Assn., New Orleans.
Niagara, New York.
Orient, Hartford.
Palatine, Manchester, Eng
Phenix, Brooklyn.
Phœnix, London.
Phœnix, Hartford.
Pennsylvania Philadelphia.
Royal, Liverpool.
Southern, New Orleans.
Springfield, Springfield, Mass.
St. Paul, St. Paul, Minn.
Sun Mutual, New Orleans.
Teutonia, New Orleans.
Underwriters Agency, New York.
Western Assurance Co., Toronto.

MISCELLANEOUS COMPANY.

London Guarantee.
New York Plate Glass.

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CALIFORNIA.

M. R. HIGGINS, Insurance Commissioner, San Francisco.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fireman's Fund .....San Francisco	1863	$1,000,000	$3,240,861	$1,394,593	$1,846,268
T. S. Chard, Gen. West'n Agt., Chicago.					
Home Mutual .....San Francisco	1864	300,000	897,553	279,657	617,896

LIFE COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
*Pacific Mutual.....San Francisco	1868	$100,000	$2,678,158	$2,317,032	$220,826

*This company does also an accident business.

SURETY COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Pacific Surety Company.....	1885	$100,000	$154,388	$22,534	$131,854

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Allemania, Pittsburgh.
Alliance. London.
American, of Newark.
American, of Boston.
American Central, St. Louis.
American, of Philadelphia.
American, of New York.
Atlas, London.
Baloise, Basle, Switz.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', of New York.
City of London, London.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Economic, London.
Farragut, New York.
Fire Association, of Philadelphia.
Firemen's, of Baltimore.
Firemen's, of Newark.
Franklin, Philadelphia.
General, London.
German American, New York.
German, Pittsburgh.
Germania, of New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hamburg-Magdeburg, Hamburg.
Hanover, New York.
Hartford, Hartford.
Helvetia Swiss, St. Gall, Switzerland.
Home, of New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Magdeburg, Magdeburg.
Manchester, Manchester, Eng.
Merchants', Newark.
Merchants', Providence.
Milwaukee Mechanics', Milwaukee.
Mutual, of New York.
National, Dublin.
National, of New York.
National, of Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
New Zealand, Auckland.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
North German, Hamburg.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin.
Queen, New York.
Rochester, German, Rochester, N. Y.
Royal, Liverpool.
Royal Exchange, London.
Scania, Malmo, Sweden.
Scottish Union & National, Edinburgh.
Security, New Haven.
South British F. & M., Auckland
Southern, New Orleans.
Springfield, Springfield, Mass
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Straits, Singapore, India.
Sun, London.
Sun Mutual, New Orleans.
Svea, Gothenburg, Sweden.
Teutonia, New Orleans.
Traders', Chicago.
Transatlantic, Hamburg.
Union, London.
Union, Philadelphia.
United Firemen's, Philadelphia.
United States, New York.
United States Lloyds, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

MARINE COMPANIES.

Alliance, London.
Baloise, Basle, Switzerland.
Boston, Boston.
British and Foreign, Liverpool.
Canton, Hong Kong.
China Traders, Hong Kong.
Commercial Union, London.
Federal, Zurich, Switzerland.
Fonciere, Paris.
Frankfort Marine, Frankfort.
Helvetia General, St. Gall, Switzerl'd.
Indemnity Mutual, London.
Ins. Co. of North America, Philadel'a.
International, Liverpool.
London, London.
London & Provincial, London.
Magdeburg General, Magdeburg.
Mannheim, Mannheim, Ger.
Man On, Hong Kong.
Marine, London.
Maritime, Liverpool.
National, London.
New Zealand, Auckland.
North China, Shanghai.
On Tai, Hong Kong.
Providence-Washington, Providence.
Reliance, Liverpool.
Sea, Liverpool.
South British, Auckland.
Standard, Liverpool
St. Paul, St. Paul.
Switzerland Zurich.
Thames and Mersey, Liverpool.
Transatlantic, Berlin.
Union, Christchurch, N Z.

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CALIFORNIA.—CONTINUED.

Other Companies Authorized to do Business:

Union Insurance Society, Hong Kong.
Union, Liverpool.
Universal, London.
Yangtsze, Shanghai.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts Mutual, Springfield.
Mutual Benefit, Newark.
Mutual, New York.
Mutual Reserve Fund, New York.
National, Montpelier, Vt.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Travelers' Hartford.
Union Central, Cincinnati.
Union Mutual, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee and Accident.
Metropolitan Plate Glass, New York
New York Plate Glass, New York.
Pacific Surety, San Francisco.
Travelers', Hartford.
Cal. Title Ins. and Trust Co. San Francisco.

COLORADO.

G. W. WALPOLE, Superintendent of Insurance, Denver.

Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Connecticut.
Agricultural, New York.
Allemania, Pittsburgh.
American, Newark.
American, New York.
American, Boston.
American, of Philadelphia.
American Central, St. Louis.
Armenia, Pittsburgh.
Atlas Assurance, London.
British America, Toronto.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Citizens', St. Louis.
City of London, London.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Detroit, Detroit.
Eagle, New York.
Equitable, Providence.
Farmers' and Merchants, Denver.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co., County of Pa., Philadel'a.
Firemen's Newark.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria.
German American, New York.
Germania, of New York.
Girard, Philadelphia.
Glens Falls, Glens Fall's.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Helvetia Swiss, Switzerland.
Home, of New York.
Home Mutual, San Francisco.
Imperial, London.
Ins. Co. County of Pa., Philadelphia.
Insurance Co. of N. A., Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London Assurance Cor., London
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark, N. J.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
National Assurance, Ireland.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
Northwestern National, Milwaukee.
Northern Assurance, London.
North American, Boston.
North British and Mercantile, London.
Norwich Union, Norwich.
Oregon, Portland.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian-National, Prussia.
Queen, New York.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
South British, Auckland, N. Z.
Springfield, Springfield, Mass.
State, Des Moines, Ia.
St. Paul, St. Paul, Minn.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis Minn
Svea, Sweden.
Traders', Chicago.
Union, San Francisco.
Union, Philadelphia.
Union, New Zealand.
United States, New York.
Western Assurance, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, of New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Mass. Mutual, Springfield.
Mutual, New York.
Mutual Benefit, Newark, N. J.
National Life, Montpelier, Vt.
New York, New York.
Northwestern Mutual, Milwaukee
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
Travelers', Hartford.
Union Mutual, Portland.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety Company, New York
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee and Accident.
Metropolitan Plate Glass, New York
New York Plate Glass.
Pacific Mutual Life, San Francisco.
Standard, Detroit.
Travelers', Hartford.

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CONNECTICUT.

FREDERICK A. BETTS, Insurance Commissioner, Hartford.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Ætna	Hartford	1819	$4,000,000	$10,847,816	$3,649,969	$7,197,847
Connecticut	"	1850	1,000,000	2,972,632	1,528,223	1,444,409
Abram Williams, Gen. West'n Agt., Chicago.						
Hartford	Hartford	1810	1,250,000	8,645,735	4,895,389	3,750,346
G. F. Bissell, Gen. West'n Agt., Chicago.						
National	Hartford	1871	1,000,000	3,597,530	2,074,969	1,522,561
Fred. S. James, Gen. West'n Agt., Chicago.						
Norwalk	Norwalk	1860	50,000	101,581	20,862	80,719
Orient	Hartford	1867	500,000	2,065,563	1,111,965	953,598
B. W. French, Gen. West'n Agt., Chicago.						
Phœnix	Hartford	1854	2,000,000	5,588,058	2,850,840	2,737,218
H. M. Magill, Gen. Agt., Cincinnati, O.						
Security	New Haven	1841	250,000	602,933	317,473	285,460

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Ætna	Hartford	1850	$1,250,000	$42,052,166	$35,500,063	$6,552,103
Connecticut General	"	1865	150,000	2,551,481	2,010,858	540,623
Connecticut Mutual	"	1844	Mutual	61,363,405	54,915,376	6,448,028
Hartford Life and Annuity	"	1867	250,000	2,195,317	756,198	1,439,119
Phœnix Mutual	"	1851	Mutual	10,163,856	9,607,589	556,268
Travelers'	"	1866	1,000,000	17,664,668	15,192,133	2,472,535

ACCIDENT COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Ætna	Hartford	1850	$1,250,000	$40,267,953	$33,941,031	$6,326,922
Travelers'	"	1866	1,000,000	16,014,129	13,807,513	2,206,617

STEAM BOILER COMPANY.

		Began Business.	Capital.	Assets.	Liability.	Surplus as to Policy-Holders.
The Hartford	Hartford	1866	$500,000	$1,955,255	$1,274,718	$680,537
Connecticut	"	1886	Mutual	3,098	1,551	1,547

Other Companies Authorized to do Business.

FIRE COMPANIES.

Agricultural, Watertown, N. Y.
American, of Boston.
American, of Newark.
American, of Philadelphia.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', of New York.
Commerce, Albany
Commercial Union, London.
Continental, New York.
Delaware, Philadelphia.
Equitable, Providence, R. I.
Farragut, New York.
Fire Association, Philadelphia.
Firemen's Newark.
Fireman's Fund, San Francisco.
First National, Worcester.
Franklin, Philadelphia.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London & Lancashire, Liverpool.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence.
Mercantile, Boston.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British & Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Pacific, New York
Palatine, England.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union & National, Edinburgh
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Teutonia, New Orleans.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
United Firemen's, New York.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn

LIFE COMPANIES.

Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Equitable, New York.
Germania, New York.
Home, New York.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual Benefit, Newark.

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CONNECTICUT.—CONTINUED.

Other Companies Authorized to do Business:

Mutual, New York.
National, Montpelier, Vt.
New England Mutual, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn, Philadelphia.
Provident Life and Trust, Philadel'a.
Provident Savings, New York.
State, Worcester, Mass.
Union Central, Cincinnati.
Union Mutual, Portland Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANY.

London Guarantee.
New York Plate Glass, New York.

DELAWARE.

P. K. MEREDITH, Insurance Commissioner, Georgetown.

Companies Authorized to do Business in this State:

FIRE COMPANIES

Agricultural, Watertown, N.Y.
American, Newark.
American, New York.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
City of London, London.
Commercial Union, London.
Continental, New York.
County, Philadelphia.
Fire Association, Philadelphia.
Firemen's, Baltimore.
Fireman's Fund, San Francisco.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Northern, Aberdeen.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Merchants', Newark.
New Hampshire, Manchester.
N. Y. Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Norwich Union, Norwich.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Royal, Liverpool.
Sun, London.
Union, Philadelphia.
Union, San Francisco.
United Fireman's, Philadelphia.
Western, Toronto.

LIFE COMPANY.

Life Insurance Clearing Co., St. Paul
Prudential, Newark.

DISTRICT OF COLUMBIA.

MATTHEW TRIMBLE, Assessor, Washington.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Arlington	Washington	1872	$200,000	$300,856	$11,263	$289,593
Columbia	"	1881	100,000	215,468	15,000	200,468
Corcoran	"	1873	100,000	143,685	7,090	136,685
Franklin	"	1818	125,000	263,755	16,197	247,558
German-American	"	1873	100,000	214,814	20,633	194,181
Lincoln	"	1890	100,000	157,800	15,000	142,800
Potomac	Georgetown	1867	75,500	191,455	106,533	84,922
Riggs	Washington	1883	100,000	147,625	8,500	139,125
National-Metropolitan	"	1870	100,000	200,900	9,200	191,700
The National Union	"	1865	100,000	263,584	15,000	248,584
The People's	"	1889	100,000	128,442	7,100	121,342

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Commercial Union, London.
County, Philadelphia.
Equitable Fire and Marine, Philadel'a.
Farragut, New York.
Fire Association, Philadelphia.
Firemen's Baltimore.
Firemen's, Newark.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German-American, New York.
Germania, New York
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London Assurance, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile Fire and Marine, Boston.
Merchants', Newark.
Merchants', Providence.
National, Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
North American, Boston.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phœnix, London.
Phœnix, Hartford.
Phenix, Brooklyn.
Providence-Washington, Providence
Prussian National, Germany.
Queen, New York.
Reading, Reading.
Rochester German, Rochester.
Royal, Liverpool.
Security, New Haven.
Springfield, Springfield, Mass.
St. Paul, St. Paul.
Spring Garden, Philadelphia.
Sun, London.

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DISTRICT OF COLUMBIA.—CONTINUED.

Other Companies Authorized to do Business:

Sun, San Francisco.
Transatlantic, Hamburg.
Union. Philadelphia.
United Firemen's, Philadelphia.
Virginia, Richmond.
Western, Pittsburgh.
Western Assurance, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
London Guarantee.
Prudential, Newark.

FLORIDA.

C. B. COLLINS, Ex-Officio Ins. Commissioner, Tallahassee.

Companies Authorized to do Business in this State:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Continental, New York.
Delaware, Philadelphia.
German-American, New York.
Girard, Philadelphia.
Glens Falls, N. Y.
Greenwich, New York.
Hamburg Bremen, Hamburg. Ger
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Liverpool and London and Globe. Liverpool.
London & Lancashire, Liverpool, Eng.
Lancashire, Manchester, England.
Orient, Hartford.
Palatine, Manchester, Eng.
Pennsylvania, Philadelphia.
Phœnix, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Providence-Washington, Providence
Scottish Union and Nat'l. Edinburgh.
Sun Mutual, New Orleans.
Springfield, Springfield.
Springfield, Mass.
Southern, New Orleans.
St. Paul, St. Paul.
Western Toronto.

LIFE COMPANIES.

Equitable, New York.
Fidelity, Mutual, Philadelphia.
Germania, New York.
Home, New York.
Mutual Life, New York.
Mutual Reserve, New York.
New York, New York.
Nederland, Amsterdam.
Pennsylvania, Philadelphia.
Provident Savings, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
London Guarantee.
Preferred Accident, New York.
Standard Accident, Detroit.
Travelers, Hartford.
Union Casualty, St. Louis.

GEORGIA.

W. A. WRIGHT, Insurance Commissioner, Atlanta.

FIRE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Macon.....Macon	1889	$100,000	$ 157,396	$ 53,614	$113,782
The Atlanta Home.....Atlanta	1882	500,000	747,526	152,472	595,053
The Georgia Home.....Columbus	1859	300,000	1,104,390	504,092	600,298

MUTUAL FIRE COMPANIES.

	Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Manufacturers'.....Augusta	1887	$ 4,670	.....	$ 4,670	$25,760
Southern.....Athens	1849	913,566	$358,422	555,144	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
British America, Toronto.
Central City, Selma, Ala.
Central Mfrs.' Mutual, Van Wert, O.
Citizens', New York.
Commercial Union, London.
Continental, New York.
Connecticut, Hartford.
Fire Association, Philadelphia.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Hibernia, New Orleans.
Home, New York.
Imperial, London.
Ins Co. of North America, Phila.
Lancashire, Manchester
Lion, Hartford.
Liverpool & London & Globe, Liverp'l.
London Assurance, London.
London and Lancashire, Liverpool.
Manufact'rs' and Merchants' Mutual, Rockford, Ill.
Merchants', Newark.
Mutual, Newark.
National, Hartford.
Niagara, New York.
Norwich Union, Norwich.
North British and Mercantile. London.
Northern Assurance, London.
Orient, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Phœnix, Hartford.
Queen, New York.
Rochester-German, New York.
Royal, Liverpool
Scottish Union and Nat'l, Edinburgh.
Sun, London.
Western Assurance, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut Mutual, Hartford.
Equitable, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual Benefit, Newark.
Mutual Life of N. Y., New York.
Mutual Life of Ky., Louisville.
New York, New York.
Northwestern Mut. Milwaukee.
Penn Mut., Philadelphia.
Provident Savings Life New York.
Travelers, Hartford.
United States, New York.
Union Central, Cincinnati.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
British and Foreign Marine, Liverp'l.
Employers' Liability, London.
Fidelity and Casualty, New York.
General Marine, Germany.
Guarantee Co. of N. A., Canada.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
New York Plate Glass, New Yoak.
Standard Accident, Detroit.
Thames and Mersey Marine, Liverp'l.
Travelers' Accident Hartford.

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ILLINOIS.

BRADFORD K. DURFEE, Insurance Commissioner, Springfield.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Chicago.....Chicago	1892	$100,000	$ 120,973	$ 10,417	$110,556
Fireman's..... "	1876	250,000	408,235	96,359	311,875
Forest City.....Rockford	1876	100,000	512,293	288,071	224,222
German.....Peoria	1865	200,000	366,838	107,231	259,607
Rockford.....Rockford	1866	200,000	1,021,527	725,337	296,189
State of Illinois.....Rockford	1895	100,000	100,000	.....	100,000
The German.....Freeport	1876	200,000	2,956,205	1,997,492	958,713
The Traders'.....Chicago	1872	500,000	1,731,945	568,322	1,163,623

MUTUAL FIRE COMPANIES.

	Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes
Addison Farmers'.....Addison	1885	$ 29,067	$ 14,343	$ 14,724	$ 121,828
Lumbermen's.....Chicago	1889	6,302	6,819	.....	53,250
Manuf'rs' and Merch'ts'...Rockford	1881	101,961	73,554	28,407	627,366
Millers' Mutual.....Alton	1877	95,173	25,346	69,827	398,373
Millers' National.....Chicago	1875	548,692	192,210	356,482	1,588,490
Protection Mutual.....Chicago	1887	80,410	37,385	43,025	373,855
Pulaski Mutual.....Chicago	1893	19,264	13,689	5,576	48,314

Other Companies Authorized to do Business:

FIRE AND MARINE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Alamo, San Antonio, Tex
Allemania, Pittsburgh.
American, Newark.
American, Boston.
American, Philadelphia.
American, New York.
American Central, St. Louis.
Armenia, Pittsburgh.
Atlanta Home, Georgia.
Atlas, London.
British America, Toronto.
British and Foreign, Liverpool.
Broadway, New York.
Buffalo-German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord, N. H.
Citizens', New York.
Citizens', Pittsburgh.
Citizens', St. Louis.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Concordia, Milwaukee.
Cotton and Woolen Mutual, Boston.
Delaware, Philadelphia.
Detroit, Detroit.
Dubuque F & M., Dubuque, Ia.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence, R. I.
Eureka, Cincinnati.
Farmers', York.
Farragut, New York.
Fidelity, Cincinnati.
Fire Association, Philadelphia.
Fire Ins. Co., County of Pa., Philadel'a.
Firemen's, Baltimore.
Firemen's, Newark.
Firemen's, Boston.
Fireman's Fund, San Francisco.
First National, Worcester.
Franklin Fire, Philadelphia.
German, Pittsburgh.
German-American, New York.
German National, Louisville.
Germania, New York.
Germania, New Orleans.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Globe, New York.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
King's County, New York.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London Assurance Cor., London.
London and Lancashire, Liverpool.
Lumbermen's Philadelphia.
Mannheim, Mannheim, Ger.
Manchester, England.
Manuf'rs' and Merchants', Pittsburgh.
Marine, London.
Mechanics', Philadelphia.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence, R. I.
Mercantile, Boston.
Mercantile, Providence.
Michigan, Detroit.
Millers' and Mfrs.' Mut., Minneapolis.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New Hampshire, Manchester.
New Orleans, New Orleans.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
North River, New York.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Ohio, Dayton.
Ohio Farmers', LeRoy.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Reliance Marine, Liverpool.
Rochester German, Rochester.
Royal, Liverpool.
Rubber Manuf'rs' Mutual, Boston.
Rutgers, New York.
Saginaw Valley, Saginaw, Mich.
Scottish Union and Nat'l, Edinburgh
St. Paul, St. Paul.
Security, New Haven.
Security, Cincinnati.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Standard, New York.
State, Des Moines.
Sun, San Francisco.
Sun, London.
Sun Mutual, New Orleans.
Syndicate, Minneapolis.

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ILLINOIS.—CONTINUED.

Other Companies Authorized to do Business:

Teutonia, Philadelphia.
Teutonia, New Orleans.
Transatlantic, Hamburg.
Thames and Mersey, Liverpool.
Union, Philadelphia.
Union, San Francisco.
Union, Buffalo.
Union, London.
Union Marine, Liverpool.
United Firemen's Philadelphia.
United States, New York.
Universal Marine, London.
Virginia, Richmond.
Washington, Cincinnati.
Westchester, New York.
Western, Pittsburgh.
Western, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Provident, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam-Boiler, Hartford.
Inter-State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
Nat'l Benefit and Casualty, Milwaukee.
New York Plate Glass, New York.
Standard Life and Accident, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

INDIANA.

A. C. DAILY, Auditor, Indianapolis.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
*Citizens'	Evansville	1832	$200,000	$233,976	$30,363	$203,612
Franklin	Evansville	1890	200,000	.....	.....	.....
Indiana	Indianapolis	1851	150,000	202,869	30,142	172,727
Indiana	Ft. Wayne	1891	200,000	227,300	19,178	208,122
Vernon	Indianapolis	1851	150,000	213,111	25,704	187,407

*Includes stock notes.

MUTUAL FIRE COMPANY.

	Began Business	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Indiana Millers' Mutual, Indianapolis	1872	$17,906	$100	$17,806	$133,985

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Newark.
American, New York.
American, Philadelphia.
American-Central, St. Louis.
British America, Toronto
Buffalo German, Buffalo.
Cafedonian, Edinburgh.
Citizen's, New York.
Citizen's, St. Louis.
City of London, London.
Commercial Union, London.
Concordia, Milwaukee.
Continental, New York.
Connecticut, Hartford.
Detroit, Detroit.
Fire Association, Philadelphia.
Firemen's, Dayton.
Firemen's, Newark.
Fireman's Fund, San Francisco.
Franklin, Columbus.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria, Ill.
German, Pittsburgh.
Germania, New York.
German-American, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London Assurance, London.
Manchester, Manchester, Eng.
Merchants', Newark.
Michigan F. & M., Detroit.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Underwriters, New York.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Ohio Farmers', Le Roy.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
People's, Pittsburgh.
Phenix, Brooklyn.
Phœnix, London.
Phœnix, Hartford.
Prussian National, Germany.
Queen, New York.
Reading, Reading.
Rochester German, Rochester.
Royal, Liverpool.
St. Paul, St. Paul.
Scottish Union & Nat'l, Edinburgh.
Springfield, Springfield.
Spring Garden, Philadelphia.
Standard, New York.
State, De Moines.
Sun, London.
Sun, San Francisco.
Traders', Chicago.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Commercial Alliance, New York.
Connecticut Mutual, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford Life and Annuity, Hartford.
Home, Brooklyn.
Imperial, Detroit.
Iowa, Sioux City.

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INDIANA.—CONTINUED.

Other Companies Authorized to do Business:

John Hancock Mutual, Boston.
Life Insurance Clearing Co., St. Paul,
Manhattan, New York.
Massachusetts Mutual, Springfield.
Metropolitan, New York.
Michigan Mutual, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix Mutual, Hartford.
Provident Savings, New York.
Provident Life and Trust, Phila.
Prudential, Newark.
State Mutual, Worcester.
Travelers', Hartford.
United States Guarantee, New York.
Union Central, Cincinnati.
Union Mutual, Portland.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIE

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Life and Accident, Detroit.
Travelers', Hartford.

IOWA.

C. G. McCARTHY, Auditor, Des Moines.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Capital	Des Moines	1854	$25,000	$110,561	$60,257	$50,304
Des Moines	Des Moines	1881	25,000	319,368	244,031	75,337
Dubuque	Dubuque	1883	100,000	313,406	68,234	245,174
Farmers'	Cedar Rapids	1860	100,000	516,643	338,145	178,498
Fidelity	Des Moines	1893	25,000	148,659	58,659	90,000
Hawkeye	Des Moines	1865	25,000	673,947	358,063	315,894
Iowa	Des Moines	1892	26,500	47,886	20,285	27,601
Key City	Dubuque	1891	50,000	65,453	7,090	58,363
Security	Davenport	1883	25,000	168,981	82,744	86,237
State	Des Moines	1865	200,000	467,078	260,697	206,381

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
German	Davenport	1868	$ 7,745	$7,883	$.....	$ 30,327
Iowa State	Keokuk	1855	69,022	6,960	62,062	595,977
Merchants' and Bankers',	Des Moines	1885	5,946	20,245	.....	141,500
Mill Owners'	Des Moines	1875–89	28,032	6,000	22,032	103,170

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Bankers' Life Ass'n	Des Moines	1879	Mutual	$1,244,241	$ 2,309	$1,241,932
Equitable	"	1867	$100,000	1,003,143	733,854	269,289
Iowa	Sioux City	1881	"	275,232	155,452	119,780
Register Life & Annuity	Des Moines	1889	Mutual	23,974	5,601	14,426
Royal Union	"	1886	Mutual	109,358	101,116	8,242

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Boston.
American, Newark.
American Central, St. Louis.
American, New York.
American, Philadelphia.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Detroit, Detroit.
Dwelling House, Boston.
Equitable, Providence.
Farmers', York, Pa.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German, Freeport.
German, Peoria.
Germania, New York.
German-American, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Greenwich, New York.
Guardian, London.

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IOWA.—CONTINUED.

Other Companies Authorized to do Business:

Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Knoxville, Knoxville.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
Northern, London.
North British and Mercantile, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich.
Ohio Farmers', LeRoy.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Rochester German, Rochester.
Rockford, Rockford.
Royal, Liverpool.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut General, Hartford.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
Manhattan, New York.
Massachusetts, Springfield.
Michigan, Detroit.
Mutual, Louisville.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
New York Plate Glass, New York.
Standard, Detroit.
Travelers, Hartford.

KANSAS.

G. A. ANTHONY, Superintendent of Insurance, Topeka.

FIRE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Shawnee	Topeka	1882	$100,000	$217,975	$61,804	$156,171

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Note
Bremen Farmers'	Bremen	1888	$ 2,192	.....	$2,192	$13,367
Brown Co. Farmers'	Morrill	1889	1,043	.....	1,043	4,012
Kas. Farmers' Alliance	McPherson	1888	961	.....	961	7,420
Kansas Farmers' Fire	Abelene	1882	138,981	$13,688	125,293	36,564
Kansas Mill Owners'	Ottawa	1883	11,315	2,000	9,315	109,163
Marshall Co	Marysville	1889	413	.....	413	2,108
Mannonite	Halstead	1880	3,930	.....	3,930	19,907
Republic Co	Belleville	1884	300	.....	300	7,360
Sumner Co	Wellington	1888	655	.....	655	5,625

LIFE COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Kansas Mutual Life Ass'n, Topeka	1882	$100,000	$157,025	$41,372	$115 653

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultual, Watertown, N. Y.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Farragut, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's Dayton.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria, Ill.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.

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KANSAS.—CONTINUED.

Other Companies Authorized to do Business:

London, London.
London and Lancashire, Liverpool.
Merchants', Newark.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Providence-Washington, Providence.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Rockford, Rockford, Ill.
Royal, Liverpool.
Security, New Haven.
St. Paul, St. Paul.
Southern, New Orleans.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
State, Des Moines.
Sun, London.
Traders', Chicago.
Northern, London.
N. British and Mercantile, London.
Union, San Francisco.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Home, Brooklyn.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield, Mass.
Metropolitan, New York.
Michigan, Detroit.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Phœnix, Hartford.
Provident Savings, New York.
State Mutual, Worcester.
Travelers', Hartford
Union Central, Cincinnati.
Union Mutual, Portland, Me.
United States, New York.
Washington, New York.
Kansas Mutual, Hiawatha.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety Co., New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyd's Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.
United States Guaranty, New York.
Penn Mutual, Philadelphia.

KENTUCKY.

H. F. DUNCAN, Insurance Commissioner, Frankfort.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Franklin	Louisville	1836	$200,000	$240,068	$37,502	$202,556
German	"	1854	200,000	313,044	24,645	288,399
German National	"	1884	200,000	239,835	17,086	221,245
German Security	"	1872	100,000	166,643	14,051	152,591
Louisville	Louisville	1872	100,000	257,562	131,774	125,788
Mutual	Newport	1888	10,000	61,298	16,683	44,615
Western	Louisville	1872	100,000	211,266	16,081	195,185

MUTUAL FIRE COMPANY.

		Began Business.	Cash Assets	Liabilities.	Surplus.	Premium Notes.
Kentucky and Louisville	Louisville	1838	$5,625	$500	$5,125	$237,342

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Mutual	Louisville	1866	$100,000	$2,246,093	$2,141,829	$104,264
Sun	Louisville	1890	150,000	138,010	64,329	73,681

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', Philadelphia.
Commerce, Albany.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Detroit, Detroit.
Eagle, New York.
Equitable, Providence, R. I.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Dayton.
Franklin, Philadelphia.
German, Freeport, Ill.
German-American, New York.
Germania, New York.
Glens Falls, Glens Falls.
Guardian, London.
Hamburg-Bremen, Hamburg

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KENTUCKY.—CONTINUED.

Other Companies Authorized to do Business:

Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire. Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark.
Merchants' Providence, R. I.
Michigan, Detroit.
Milwaukee Mechanics' Milwaukee.
National, Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine. Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix. London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reading, Reading.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union & National, Edinburgh.
St. Paul, St. Paul.
Security, New Haven.
Security, Cincinnati.
Springfield, Springfield, Mass.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Transatlantic, Hamburg.
Union, San Francisco.
Union, Philadelphia.
United Firemen's, Philadelphia.
Westchester, New York.
Western, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
Manhattan, New York.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New York, New York.
Northwestern, Milwaukee.
Penn, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.
Western and Southern, Cincinnati.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Pacific Mutual, San Francisco.
Standard Accident, Detroit.
Travelers' Accident, Hartford.
Employers' Liability, London.
Guarantee Co. of North America, Montreal.

LOUISIANA.

W. B. SPENCER, Supervisor of Insurance, New Orleans.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Crescent	New Orleans	1849	$300,000	$304,800	$105,214	$199,086
Germania	"	1866	200,000	265,984	64,818	201,166
Hibernia	"	1871	200,000	234,335	22,972	211,362
Inter-State Fire Ass'n	"	1889	100,000	213,497	29,176	184,320
Home	"	1852	400,000	508,270	151,740	356,530
La Fayette	"	1869	150,000	229,304	24,303	205,001
Louisiana	Baton Rouge	1891	63,400	63,400	.....	63,400
Merchants'	New Orleans	1854	300,000	370,117	60,246	309,871
Mechanics' and Traders'	"	1869	375,000	692,079	256,856	435,223
N. O. Association	"	1869	300,000	363,658	57,119	306,559
Sun Mutual	"	1856	500,000	990,437	385,401	615,036
Teutonia	"	1872	250,000	535,107	197,234	357,873
The Firemen's	"	1875	150,000	96,145	26,000	70,145
The Southern	"	1882	300,000	509,348	183,134	326,214

Other Companies Authorized to do Business;

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
American, New York.
American Central St. Louis.
Caledonian, Edinburgh.
Continental, New York.
Commercial Union, London.
Fire Association, Philadelphia.
Farragut, New York.
German American, New York.
Germania, New York.
Greenwich, New York.
Georgia Home, Columbus.
Girard, Philadelphia.
Guardian, London.
Hamburg-Bremen Hamburg, Ger.

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LOUISIANA.—CONTINUED.

Other Companies Authorized to do Business:

Hartford, Hartford.
Home, New York.
Imperial, London.
Insurance Co. of N. America, Phila.
Knoxville, Knoxville.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London Assurance Cor., London.
Louisville Underwriters, Louisville.
Manchester, Manchester.
Merchants, Newark.
Mutual, New York.
Niagara, New York.
New York Underwriters, New York.
N. British and Mercantile, London.
Northern Assurance, London.
Norwich Union, Norwich.
Orient, Hartford.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Planters' and Merchants', Mobile.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Royal Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
St. Paul, St. Paul.
Sun, London.
Union, Philadelphia.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Equitable, New York.
Life Ins. Co. of Virginia, Richmond.
Manhattan, New York.
Mutual, New York
New England, Boston.
New York, New York.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Travelers', Hartford.

MISCELLANEOUS COMPANIES.

Fidelity and Casualty, New York.
London Guarantee.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers', Hartford.
U. S. Accident, New York.

MAINE.

S. W. CARR, Insurance Commissioner, Bowdoinham.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Merchants'	Bangor	1886	$100,000	$218,001	$ 95,975	$122,026
Union	"	1885	100,000	314,820	115,746	199,074

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Union Mutual	Portland	1849	Mutual	$6,453,310	$6,224,017	$229,293

Other Companies Authorized to do Business

FIRE COMPANIES.

Ætna, Hartford.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
Boston Marine, Boston.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Dwelling House, Boston.
Equitable, Providence, R. I.
Fire Association, Philadelphia.
Firemen's, Boston.
Fireman's Fund, San Francisco.
First National, Worcester.
Franklin, Philadelphia.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Girard State, Portsmouth.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Holyoke Mutual, Salem, Mass.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile F. & M., Boston.
Mechanics' and Trad'rs', New Orleans.
Merchants' Newark.
Merchants' Providence.
Michigan, Detroit.
National, Hartford.
National, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
N. British and Mercantile, London.
North American, Boston.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Pennsylvania, Philadelphia.
Phœnix, London.
Phœnix, Hartford.
Phenix, Brooklyn.
Providence-Washington, Providence.
Queen, New York.
Quincy Mutual, Quincy, Mass.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union & National, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Traders', Chicago.
Trad'rs' and Mechanics' Mutual, Mass.
Union, Philadelphia.
Union Assurance, London.
United Firemen's, Philadelphia.
United States, New York.
Western, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut Mutual, Hartford.
Equitable, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.

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MAINE.—CONTINUED.

Other Companies Authorized to do Business:

Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn, Philadelphia.
Phœnix, Hartford.
Provident Life and Trust, Philadel'a.
Provident Savings, New York.
State, Worcester, Mass.
Travelers', Hartford.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam-Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Life and Accident, Detroit.
Travelers', Hartford.

MARYLAND.

I. FREEMAN RASIN, Insurance Commissioner, Annapolis.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Baltimore	1858	$180,000	$272,090	$ 20,473	$251,617
Associated Firemen's	"	1847	200,000	354,689	21,032	333,648
Baltimore	"	1807	200,000	586,807	98,970	487,836
Firemen's	"	1825	378,000	650,880	162,047	488,833
German-American	"	1880	200,000	333,140	38,907	294,233
German	"	1865	500,000	1,086,633	129,799	956,864
Home	"	1867	100,000	238,467	90,148	148,319
Howard	"	1856	185,000	283,481	30,399	253,082
Maryland	"	1858	100,000	155,542	22,303	133,539
National	"	1849	100,000	167,229	25,286	141,943
Old Town	"	1885	100,000	127,840	7,283	120,557
Peabody	"	1862	127,500	489,269	33,445	455,824

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Baltimore Equitable	Baltimore	1794	$1,861,940	$598,348	$1,263,592	.....
Baltimore Co	"	1850	40,787	46,454	.....	.....
Kent Co	Chestertown	1847	116,483	53,885	62,598	.... ..

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Maryland	Baltimore	1865	$100,000	$1,600,442	$1,334,994	$255,448
Mutual	"	1870	Mutual	176,692	163,009	13,683

CASUALTY COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Deposit Co	Baltimore	1890	$500,000	$823,591	$ 95,537	$728,054

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto
British and Foreign Marine, Liverp'l.
Broadway, New York.
Caledonian, Edinburgh.
Citizens', New York.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Equitable, Philadelphia.
Farmers', York.
Firemen's, Newark.
Fire Association, Philadelphia.
Firemen's Fund, San Francisco.
Fire Ins. Co., Philadelphia.
Franklin, Philadelphia.
General, Dresden, Ger.
Germania, New York.
German-American, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Guardian, London.
Guardian, New York.
Hanover, New York.
Hartford, Hartford.

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MARYLAND.—CONTINUED.

Other Companies Authorized to do Business:

Home, New York.
Imperial, London.
Indemnity, London.
Ins. Co. of N. America, Philadelphia
Ins. Co. of Penn., Philadelphia.
Kings County, New York.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Lumbermen's, Philadelphia.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence.
Millers' and Manuf'rs', Minneapolis.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, N. Y.
Niagara, New York.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, England.
Northwestern National, Milwaukee.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Peoples', Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Royal, Liverpool.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Sun, London.
Traders', Chicago.
Union, Philadelphia.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western, Pittsburgh.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Germania, New York
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
National, Vermont.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
Standard, Detroit.
State, Worcester, Mass.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Steam Boiler, New York.
American Surety, New York.
City, Pittsburgh.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

MASSACHUSETTS.

GEORGE S. MERRILL, Commissioner of Insurance, Boston.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Boston	1818	$ 300,000	$ 630,161	$ 278,106	$ 352,055
R. W. Hosmer & Co., Gen. West'n Agts., Chicago.						
Firemen's	"	1872	400,000	890,190	226,956	667,234
First National	Worcester	1869	200,000	316,299	115,002	201,297
Holyoke Mutual	Salem	1843	*100,000	841,518	277,277	564,241
Massachusetts Mutual	Boston	1862	*200,000	304,633	95,507	209,126
Mercantile	Boston	1823	400,000	579,614	157,137	422,477
R. W. Hosmer & Co., Gen. West'n Agts., Chicago.						
Springfield F. & M	Springfield	1849	1,500,000	3,581,151	1,568,441	2,012,710
A. J. Harding, Mgr. West'n Dept., Chicago.						
The North American	Boston	1872	200,000	370,886	147,292	223,593

*Guarantee Capital.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Arkwright	Boston	1860	$804,578	$382,032	$422,546	$3,794,423
Boston Manufacturers'	"	1850	916,228	434,577	481,651	4,331,637
Colonial	Boston	1894	40,345	40,700	.....	185,425
Cotton and Woolen	"	1875	200,508	134,218	66,290	1,316,241
Essex	Salem	1829	120,194	73,088	47,106	125,635
Fall River Manufacturers',	Fall River	1870	332,535	157,900	174,635	1,573,690
Industrial	Boston	1890	124,950	77,542	47,408	751,349
Old Colony	Boston	1893	42,727	42,205	522	215,525
Paper Mill	Boston	1887	60,505	26,971	33,534	268,650
Rubber Manufacturers'	"	1884	203,163	103,784	99,379	906,932
Wachusett	Fitchburgh	1891	31,736	30,480	1,256	78,547
Western Masssachusetts	Springfield	1893	18,609	47,747	.....	197,012
Worcester Manufacturers',	Worcester	1855	297,968	125,864	172,104	1,232,295

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MASSACHUSETTS.—CONTINUED.

MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Boston	Boston	1873	$1,000,000	$2,877,582	$643,152	$2,234,430
China	"	1853	Mutual	234,593	122,577	112,016
Equitable	Provincetown	1845	50,000	110,206	36,563	73,643
India	Boston	1867	Mutual	212,683	10,632	202,051
Wellfleet	Wellfleet	1864	100,000	96,489	1,932	94,557

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Berkshire	Pittsfield	1851	$25,000	$ 5,993,681	$ 5,326,987	$ 571,194
John Hancock	Boston	1862	Mutual	5,070,018	4,632,627	437,391
Massachusetts	Springfield	1851	Mutual	14,480,481	13,460,164	1,020,317
Massachusetts Benefit Life	Boston	1879	Mutual	1,671,679	424,324	1,027,796
New England	Boston	1843	Mutual	23,026,001	20,697,232	2,328,769
State	Worcester	1845	Mutual	8,888,870	7,826,230	1,062,640

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
Albany, Albany.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
Atlantic, New York.
Atlas, London.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord, N. H.
Citizens', New York.
Citizens', St. Louis.
City of London, London.
Commerce, Albany.
Commercial Union, London
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Equitable, Providence.
Farmers', York, Pa.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co., County of Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Baltimore.
Firemen's, Dayton.
Firemen's, Newark.
Franklin, Philadelphia.
Franklin, Louisville.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glen's Falls, Glen's Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Ins. Co., State of Penn., Philadelphia.
Lion, Liverpool.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, London.
Lumberman's, Philadelphia.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Middlesex Mutual, Conn.
Milwaukee Mechanics, Milwaukee.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York, New York.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, New York.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester
Royal, Liverpool.
Rutgers, New York.
Security, New Haven.
Scottish Union and Nat'l, Edinburgh.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Teutonia, Philadelphia.
Teutonia, New Orleans.
Transatlantic, Hamburg.
Traders', Chicago.
Union, Philadelphi
Union Assurance, London.
United Firemen's, Philadelphia.
United Fire, Manchester, Eng.
United States, New York.
Western, Toronto.
Western, Pittsburgh.
Westchester, New York.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut General, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
Manhattan, New York.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, New York.
National, Hartford.
National Life, Montpeiier, Vt.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Provident Life and Trust, Phila.
Provident Savings, New York.
Prudential, Newark.
Travelers', Hartford.
Union, Portland.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Guarantee Co. N. America, Montreal,
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

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MICHIGAN.

THERON F. GIDDINGS, Commissioner Insurance, Lansing.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Detroit	Detroit	1866	$350,000	$1,203,286	$230,487	$972,799
Grand Rapids	Grand Rapids	1882	200,000	392,498	142,147	250,351
Michigan	Detroit	1881	400,000	770,362	259,448	510,916
Saginaw Valley	Saginaw	1893	200,000	256,054	31,964	224,089

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Detroit Manufacturers'	Detroit	1887	$16,567	$16,057	$ 510	$129,421
Michigan Millers'	Lansing	1881	82,435	15,152	67,283	171,101

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Michigan Mutual	Detroit	1867	$250,000	$4,803,895	$4,351,357	$452,538

ACCIDENT COMPANY.

		Began Business	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Standard	Detroit	1884	$200,000	$679,315	$428,101	$251,214

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Albany, Albany, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
Artisans, Pittsburgh.
British America, Toronto.
British and Foreign, Liverpool.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commerce, Albany, N. Y.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Cooper, Dayton, O.
Delaware, Philadelphia.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence,
Eureka, Cincinnati.
Farmers', York, Pa.
Farragut, New York.
Firemen's Dayton, O.
Firemen's, Newark.
Fireman's Fund, San Francisco.
Fire Association, Philadelphia.
Fire Ins. Co. County of Pa., Philadel'a.
Franklin, Philadelphia.
German, Freeport Ill.
German, Peoria, Ill.
German, Pittsburgh.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, N. Y.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Kings County, Brooklyn.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Manuf'rs' and Merchants' Pittsburgh.
Marine, London.
Mechanics', Philadelphia.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee
Norwich Union, Norwich, Eng.
Ohio, Dayton.
Ohio Farmers', Leroy.
Orient, Hartford.
Pacific, New York City.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin Ger.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Security, Cincinnati.
Springfield, Springfield.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Teutonia, Philadelphia.
Teutonia, Dayton, O.
Traders' Chicago.
Transatlantic, Hamburg.
Union, San Francisco.
Union, Philadelphia.
Union, Buffalo.
United Firemen's, Philadelphia.
United States, New York.
Western, Pittsburgh.
Western, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

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MICHIGAN.—CONTINUED.

Other Companies Authorized to do Business:

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn, Philadelphia.
Phœnix, Hartford.
Provident, Savings, New York.
Provident, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers' Accident, Hartford.
United States Guarantee, New York

MINNESOTA.

C. H. SMITH, Insurance Commissioner, St. Paul.

FIRE AND FIRE AND MARINE COMPANIES

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Minnesota	Minneapolis	1886	$200,000	$ 294,301	$ 84,116	$210,185
St. Paul	St. Paul	1865	500,000	2,080,437	1,036,159	1,044,278

MUTUAL FIRE COMPANY.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Prem. Notes.
Millers' and Manuf'rs'	Minneapolis	1881	$180,528	$ 79,501	$101,027	$248,209

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Life Ins. Clearing Co	St. Paul	1892	$125,000	$159,000	$17,539	$142,461

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Alamo, San Antonio, Texas.
Albany, Albany.
Alliance, Pittsburgh.
American Central, St. Louis.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
Armenia, Pittsburgh.
Atlas, London.
British America, Toronto.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord, N. H.
Central Mfrs. Mutual, Van Wert, O.
Citizens', Pittsburgh.
Citizens, New York City.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Eagle, New York.
Equitable, Providence.
Farmers', York, Penn.
Farragut, New York City.
Firemen's, Baltimore.
Firemen's, Chicago.
Firemen's, Newark.
Fire Association, Philadelphia
Firemans Fund, San Francisco
Franklin, Philadelphia.
German American, New York.
Germania, New York.
German, Freeport, Ill.
German, Peoria, Ill.
German, Pittsburgh.
German Savings, Quincy, Ill.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth, N. H.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. County of Philadelphia.
Ins. Co. N. America, Philadelphia
Ins. Co. State of Pa., Philadelphia
Lancashire Manchester.
Lion, London.
Liverpool and London and Globe Liverpool.
London and Lancashire, Liverpool.
London, London.
Lumbermen's, Philadelphia.
Manchester, Manchester, Eng.
Manuf'rs' and Merchants' Mutual, Rockford, Ill.
Mannheim, Mannheim, Ger.
Marine, London.
Mechanics' Philadelpia.
Merchants', Providence.
Merchants', Newark,
Mercantile, Boston.
Michigan Millers', Lansing.
Michigan, Detroit.
Milwaukee Mechanics, Milwaukee
Miller's National, Chicago.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New York, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, New York.
Norwich Union, Norwich, Eng.

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MINNESOTA.—CONTINUED.

Other Companies Authorized to do Business:

Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reliance, Philadelphia.
Reading, Reading, Pa.
Rochester German, Rochester.
Rockford, Rockford, Ill.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Standard, New York.
State, Des Moines.
Sun, London.
Teutonia, Philadelphia.
Traders', Chicago.
Transatlantic, Hamburg, Ger.
Union, Philadelphia
Union Assurance, London.
United Firemen, Philadelphia.
United States, New York.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut, Hartford.
Eqitable, Des Moines.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, New York.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York City.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester, Mass.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.

MISSISSIPPI.

W. W. STONE, Auditor, Jackson.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Columbus Ins. and Bank'g,	Columbus	1852	.....	.....	.....	.....
Delta	Greenville	1889	$ 10,000	$ 28,084	$ 3,439	$ 24,645
Mississippi Home	Vicksburg	1888	100,000	152,050	32,050	120,000

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
Crescent, New Orleans.
Georgia Home, Columbus, Ga.
Germania, New York.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Ins. Co. of North America, Philadel'a.
Liverp'l & London & Globe, Liverpool.
Mechanics' and Traders', New Orleans.
New Orleans, New Orleans.
Niagara, New York.
Norwich Union, Norwich, Eng.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Royal, Liverpool.
Security, New Haven.
Southern, New Orleans.
Sun, New Orleans.
Western, Toronto.

LIFE COMPANIES.

Equitable, New York.
New York, New York.
Manhattan, New York.
Mutual, New York.

ACCIDENT COMPANIES.

Standard, Detroit.
Travelers', Hartford.
Pacific Mutual, San Francisco.
Fidelity and Casualty, New York.
Employers' Liability, London.
London Guarantee.

MISSOURI.

JAMES R. WADDILL, Superintendent of Insurance, St. Louis.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities	Surplus as to Policy-Holders.
American Central	St. Louis	1853	$600,000	$1,632,901	$806,662	$826,238
Citizens'	"	1837	200,000	522,311	85,203	437,108

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MISSOURI.—CONTINUED.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities	Surplus.	Premium Notes.
Franklin	St. Louis	1884	$29,587	$11,072	18,515	$367,402
German	"	1888	11,689	8,870	2,819	209,493
Hope	"	1857	34,960	9,913	25,047	312,442
Jefferson	"	1886	70,535	28,891	31,644	409,683
Laclede	"	1860	27,017	3,706	23,311	269,088
St. Charles	St. Charles	1860	104,008	2,835	101,107	221,459
St. Louis	St. Louis	1881	11,392	2,755	8,637	685,483
Washington	"	1858	77,309	8,911	68,398	349,364

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Covenant Mutual	St. Louis	1853	$100,000	$480,855	$380,539	$100,316
German Mutual	"	1858	Mutual	427,566	325,283	102,273

FIDELITY COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Missouri, Kansas & Texas Trust Co.	Kansas City	1888	$1,011,200	$2,058,451	$729,292	$1,329,159
Union Cas'y & Surety Co.,	St. Louis	1893	250,000	690,597	384,122	306,475

ther Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, New York
Allemania, Pittsburgh.
American, Newark.
American, Boston.
American, Philadelphia.
American, New York.
Atlas, London.
Boston, Boston.
British America, Toronto.
British and Foreign, Liverpool.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', Pittsburgh.
Citizens', New York.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence.
Farmers', York, Pa.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co. County of Pa., Philadel'a.
Firemen's, Baltimore.
Firemen's, Newark.
Firemen's, Boston.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German, Freeport.
German, Peoria.
German, Pittsburgh.
German-American, New York.
Germania, New Orleans.
Germania, New York.
Girard, Philadelphia.
Glen's Falls, Glen's Falls.
Granite State, Portsmouth.
Grand Rapids, Grand Rapids.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North Amer ca, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Lumbermen's, Philadelphia.
Manchester, Manchester, Eng.
Mannheim, Mannheim, Ger.
Manuf'rs' and Merchants', Pittsburgh.
Manuf'rs' and Merchants' Mutual, Rockford, Ill.
Mechanics', Philadelphia.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Millers' National, Chicago.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
Newark Newark.
New Hampshire, Manchester
New York, New York.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
N. British and Mercantile, London.
Northern, London.
North River, New York.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providehce-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Rockford, Rockford, Ill.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Southern, New Orleans.
Spring Garden, Philadelphia.
Springfield, Springfield Mass.
State, Iowa.
St. Paul, St. Paul.
Sun, London.
Syndicate, Minneapolis.
Teutonia, New Orleans.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia,
Union, London.
United Firemen's, Philadelphia.
United States, New York.
Virginia, Richmond.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Connecticut.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York
Home, Brooklyn.
Kansas Mutual Life, Topeka.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual Benefit, Newark.
Mutual, New York.
Mutual, Louisville, Ky.
National, Montpelier.

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MISSOURI—CONTINUED.

Other Companies Authorized to do Business:

New England, Boston.
New York, New York.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Phœnix Mutual, Hartford.
Provident Life and Trust, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Ætna, Hartford.
American Surety, New York.
American Emp. Liability, Jersey City.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee and Acc't England
Metropolitan Plate Glass, New York.
Mo., Kan. and Tex. Trust, Kansas City
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

NEBRASKA.

EUGENE MOORE, Auditor, Lincoln.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Farmers' and Merchants'....	Lincoln	1885	$50,000	$193,842	$119,637	$74,205
Home.....	Omaha	1884	50,000	217,749	134,583	83,166
Omaha.....	"	1889	50,000	103,949	51,439	52,510

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Bankers'.....	Lincoln	1887	$100,000	$163,280	$50,119	$113,161
Union.....	Omaha	1885	100,000	173,824	31,698	110,618

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, Philadelphia.
American, New York.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, London.
Detroit, Detroit.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence.
Farragut, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Dayton
Firemen's, New York.
Firemen's, Newark.
Franklin, Philadelphia
Franklin, Columbus.
German, Pittsburgh.
German, Peoria, Ill.
German, Freeport, Ill.
German-American, New York.
Germania, N. Y.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Hibernia, New Orleans.
Home, New York.
Imperial, London.
Ins. Co. County of Pa., Philadelphia.
Ins. Co. of N. America, Philadelphia.
Ins. Co. State of Pa., Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, London.
Louisville Underwriters, Louisville.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
New Hampshire, Manchester.
Niagara, New York.
Norwich Union, Norwich, Eng.
North American, Boston.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Orient, Hartford.
Palatine, Manchester.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Pennsylvania, Philadelphia.
Prescott, Boston.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Rochester German, Rochester.
Rockford, Rockford.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
South British, Auckland, N. Z.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
State, Des Moines.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Transatlantic, Hamburg, Ger.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Provident, Philadelphia.

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NEBRASKA.—CONTINUED.

Other Companies Authorized to do Business:

State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Am. Employers' Liability, N. J.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Great Eastern Casualty Co., N. J.
Hartford Steam Boiler, Hsrtford.
London Guarantee & Acc., London.
New York Plate Glass, New York.

NEVADA.

R. L. HORTON, Ex-officio Insurance Commissioner, Carson City.

Companies Authorized to do Business in this State:

FIRE COMPANIES.

Alliance, London.
Atlas, London.
Ætna, Hartford.
American, New York.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
German-American, New York.
Girard, Philadelphia.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Merchants', Newark.
National, Hartford.
New Hampshire, Manchester.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phœnix, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Queen, New York.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Sun, London.
Sun, San Francisco.
Union, San Francisco.
Western, Toronto.

LIFE COMPANIES.

Equitable, New York.
Home, New York.
Mutual, New York.
Mutual Reserve Fund, New York.
National, Montpelier.
New York, New York.
Pacific, San Francisco.
Travelers', Hartford.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
Travelers', Hartford.
California Title Ins. and Trust Co. San Francisco.

NEW HAMPSHIRE.

JOHN C. LINEHAN Insurance Commissioner, Concord.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Capital	Concord	1886	$200,000	$ 437,461	$ 226,282	$211,178
R. S. Critchell, General Agent, Chicago.						
Fire Underwriters	"	1887	10,000	41,717	26,238	15,479
Granite State	Portsmouth	1885	200,000	577,178	332,574	244,604
New Hampshire	Manchester	1870	700,000	2,202,575	951,428	1,151,147
H. M. Russel, General Western Agent, Chicago.						
Portsmouth	Portsmouth	1887	50,000	134,332	25,370	108,962
State Dwelling	Portsmouth	1891	15,000	38,060	6,296	16,764

Other Companies Authorized to do Business:

FIRE COMPANIES.

American, Newark.
Caledonian, Edinburgh.
Commercial Union, London.
Continental, New York.
Dwelling House, Boston.
Fire Association, Philadelphia.
Hamburg-Bremen, Hamburg, Ger.
Hartford, Hartford.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Liverp'l, London and Globe, Liverp'l.
London and Lancashire, Liverpool.
Mechanics' & Traders', New Orleans.
Phenix, Brooklyn.
Pennsylvania, Philadelphia.
Queen, New York.
Royal, Liverpool.
Springfield, Springfield, Mass.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Connecticut, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
John Hancock, Boston.
Manchester. Manchester, Eng.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern Milwaukee.
Penn Mutual, Philadelphia
Provident, Philadelphia.
Provident Savings, New York.
State, Worcester.
Travelers', Hartford.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety, New York.
Employers' Liability, London
Fidelity and Casualty, New York.
Guarantee Co. N. America. Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee & Acc., London.
Standard, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

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NEW JERSEY.

GEORGE S. DURYEE, Commissioner of Banking and Insurance, Trenton.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Newark	1846	$600,000	$2,450,109	$549,038	$1,901,070
Camden	Camden	1841	105,730	261,833	45,546	216,287
Firemen's	Newark	1855	600,000	1,885,951	276,633	1,609,318
National	Elizabeth	1865	100,000	139,821	9,645	130,176
New Brunswick	New Brunswick	1832	50,000	127,693	3,289	124,404
Standard	Trenton	1868	100,000	183,411	44,259	139,151
The Merchants'	Newark	1858	400,000	1,311,585	734,762	576,823
The Newark	Newark	1810	250,000	631,518	162,610	468,908

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Mutual Benefit	Newark	1845	Mutual	$55,283,003	$51,813,853	$3,469,150
Prudential	"	1876	$2,000,000	13,041,810	10,100,032	2,941,777
United States	"	1888	280,000	334,272	143,446	190,828

ACCIDENT COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-holders.
Amer. Employers' Liab., Jersey City	1890	$200,000	$535,186	$329,670	$205,516

PLATE GLASS COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
New Jersey Plate Glass, Newark	1868	$100,000	$135,840	$27,449	$108,391

Other Companies Authorized to do Business:

FIRE COMPANIES.

Agricultural, Watertown, N. Y.
American Central, St. Louis.
American, New York
American, Philadelphia.
Broadway, New York.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
City of London, London.
Commerce, Albany, N. Y.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Dwelling House, Boston.
Farmers', York, Pa.
Farragut, New York.
Fire Association, Philadelphia
Ins. Co. County of Philadelphia
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German American, New York.
Germania, New York
Girard, Philadelphia.
Glens Falls, Glens Falls.
Globe, New York.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester, Eng.
Liverpool & London & Globe, Liverp'l.
Lion, London.
London and Lancashire, Liverpool.
London, London.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Merchants, Providence.
Milwaukee Mechanics, Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern. London.
North River, New York.
Norwich Union, Norwich, Eng.
Northwestern National, Milwaukee.
Orient, Hartford.
Pacific, New York.
Pennsylvania, Philadelphia.
People's, Pittsburgh.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reading, Reading.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Transatlantic, Hamburg, Ger.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Brooklyn, New York.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee, Montreal.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee & Acc., London.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers', Hartford.

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NEW YORK.

JAMES F. PIERCE, Superintendent of Insurance, Albany.

FIRE COMPANIES.

		Began Business.	Capital.	Assets	Liabilities.	Surplus as to Policy-Holders.
Agricultural	Watertown	1819	$ 500,000	$2,268,737	$1,503,302	$ 765,435
A. H. Darrow, Gen. West'n Agt., Chicago.						
Albany	Albany	1811	250,000	434,783	97,487	337,296
American	New York	1857	400,000	.....	.....	.....
Broadway	"	1849	200,000	433,550	173,311	260,239
Buffalo German	Buffalo	1867	200,000	1,703,489	410,861	1,292,628
Citizens'	New York	1849	300,000	839,158	407,752	431,406
Commerce	Albany	1859	200,000	359,182	111,388	247,794
Commercial Union	New York	1891	200,000	207,025	30	206,995
Continental	New York	1853	1,000,000	6,754,908	3,943,639	2,811,269
J. J. McDonald, Gen. West'n Agent, Chicago.						
Eagle	"	1806	300,000	1,156,429	221,115	935,314
Empire City	"	1850	200,000	297,612	68,870	228,742
Farragut	New York	1872	200,000	320,167	94,918	225,249
German-American	"	1872	1,000,000	6,240,098	3,383,723	2,856,375
Eugene Carey, Gen. West'n Agt., Chicago.						
Germania	"	1859	1,000,000	3,431,840	1,276,411	2,155,429
E. G. Halle, West'n Mgr., Chicago.						
Glens Falls	Glens Falls	1849	200,000	2,425,183	926,940	1,574,243
J. L. Whitlock, Gen. West'n Agt., Chicago.						
Globe	New York	1863	200,000	300,934	80,930	220,004
Hamilton	"	1852	150,000	264,537	72,506	192,031
Hanover	"	1852	1,000,000	2,245,352	1,135,206	1,110,146
Home	"	1853	3,000,000	9,159,836	5,069,409	4,070,427
Kings County	Brooklyn	1858	150,000	361,386	48,002	313,384
Nassau	Brooklyn	1852	200,000	500,967	89,670	411,297
National	New York	1838	200,000	288,334	55,406	232,928
New York	"	1892	200,000	318,036	55,797	263,239
Niagara	"	1850	500,000	2,322,318	1,477,127	845,191
Pacific	"	1851	200,000	720,096	329,356	390,738
Phenix	Brooklyn	1853	1,000,000	5,545,629	4,139,273	1,406,356
Eugene Harbeck, Gen. West'n and South'n Agt., Chicago.						
Queen	New York	1891	500,000	3,747,551	2,093,952	1,654,489
J. M. Rodgers, West'n Mgr., Chicago.						
Rochester German	Rochester	1872	200,000	858,561	376,057	482,504
Rutgers	New York	1853	200,000	330,209	71,958	258,251
Stuyvesant	"	1850	200,000	267,915	51,041	216,874
The Commonwealth	"	1886	500,000	716,007	112,658	603,349
The Greenwich	"	1835	200,000	1,358,210	1,027,103	331,117
The North River	New York	1822	350,000	589,229	184,618	404,611
The Peter Cooper	New York	1853	150,000	310,220	22,492	287,728
Union	Buffalo	1874	100,000	195,552	42,643	152,909
United States	New York	1825	250,000	650,827	298,966	351,863
Westchester	"	1837	300,000	1,987,699	1,302,071	685,628
M. O. Brown, Gen. West'n Agt., Chicago.						
Williamsburgh City	Brooklyn	1853	250,000	1,465,536	582,742	882,794

MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Atlantic Mutual	New York	1842	Mutual	$11,895,182	$10,489,415	$1,405,777
Commercial Mutual	"	1852	Mutual	642,195	644,616	2,421
New York Mutual	"	1851	$420,000	639,122	154 160	484,962

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NEW YORK—FIRE COMPANIES CONTINUED.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Duchess Co.	Poughkeepsie	1836	$ 120,152	$113,823	$ 6,329	$ 52,695
Erie Co.	Buffalo	1874	285,110	38,069	247,041	133,465
Mutual	Albany	1836	160,107	10,317	149,790	376,168
Mutual	New York	1882	1,095,437	715,773	352,938	.....

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American Union	New York	1894	$ 500,000	$ 479,118	$ 37,567	$ 441,551
Brooklyn	"	1864	125,000	1,647,063	1,502,185	144,878
Commercial Alliance	"	1889	200,000	392,573	253,875	138,698
Equitable	"	1859	100,000	185,044,310	147,564,507	*37,479,803
Home	Brooklyn	1860	125,000	8,458,207	7,071,614	1,386,592
Metropolitan	New York	1867	1,000,000	19,343,705	15,233,284	4,110,420
Mutual Reserve Fund	"	1881	Mutual	3,690,593	413,414	3,277,179
New York Life	"	1845	Mutual	162,011,771	131,675,151	*20,249,308
Provident Savings	"	1875	100,000	1,516,271	801,945	714,326
The Germania	"	1860	200,000	17,744,263	16,513,975	1,230,288
The Manhattan	"	1850	100,000	13,293,778	12,155,194	1,138,584
The Mutual Life	"	1843	Mutual	204,638,784	182,109,456	22,529,327
The United States	"	1859	440,000	6,737,988	6,088,947	649,041
The Washington	"	1860	125,000	12,061,455	11,611,312	450,143

*Includes tontine funds.

ACCIDENT COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Casualty	New York	1876	$250,000	$2,257,529	$1,796,020	$461,509
Great Eastern Casualty and Indemnity	New York	1893	125,000	150,000	.....	150,000
Inter State Casualty	New York	1893	150,000	222,867	1,513	221,354
Preferred Accident Co.	New York	1893	200,000	408,647	205,545	203,101

SURETY COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	New York	1884	$2,000,000	$3,976,917	$1,427,674	$2,549,243
Lawyer's Title Ins. Co.	"	1887	500,000	486,096	15,348	467,748
United States	"	1890	250,000	359,125	63,559	295,644
Fidelity and Casualty	"	1876	250,000	2,257,529	1,796,020	461,509

PLATE GLASS COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Casualty	New York	1876	$250,000	$2,257,529	$1,796,020	$461,509
Lloyds Plate Glass	"	1882	250,000	626,178	245,495	380,683
The Metropolitan Plate Glass	"	1874	100,000	427,527	148,878	278,649
The New York Plate Glass	"	1891	100,000	237,471	104,855	132,616

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NEW YORK.—CONTINUED.

STEAM BOILER COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Casualty.....New York	1876	$250,000	$2,257,529	$1,796,020	$461,509

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Allemania, Pittsburgh
American, Boston.
American, Newark.
American Central, St. Louis.
American, Philadelphia.
Armenia, Pittsburgh.
Atlanta Home, Atlanta, Ga.
British America, Toronto.
Caledonian, Edinburgh.
Capital, Concord.
Citizens', St. Louis.
Citizens', Pittsburgh.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Delaware, Philadelphia.
Detroit, Detroit.
Equitable, Providence.
Farmers' York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Fire Ins. Co. County of Pa., Philadel'a.
Firemen's Baltimore.
Firemen's, Newark.
Firemen's, Boston.
First National, Worcester, Mass.
Franklin, Philadelphia.
German, Pittsburgh.
Girard, Philadelphia.
Grand Rapids, Grand Rapids.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hartford, Hartford.
Home, San Francisco.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Lumberman's, Philadelphia.
Manchester, Manchester, Eng.
Manuf'rs' and Merchants', Pittsburgh.
Mechanics', Philadelphia.
Mechanics' and Traders', New Orleans.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
North American, Boston.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Reading, Reading.
Reliance, Philadelphia.
Royal, Liverpool.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
Spring Garden, Philadelphia.
Sun Mutual, New Orleans.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Teutonia, New Orleans.
Traders' Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
Union Assurance, London.
United Firemen's, Philadelphia.
Western, Pittsburgh.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Connecticut General, Hartford.
Connecticut Mutual, Hartford.
John Hancock, Boston.
Massachusetts, Springfield.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Life and Trust, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Ohio.
Union, Portland, Me.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Deposit, Baltimore.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
London Guarantee & Acc., London.
Standard, Detroit.
Travelers', Hartford.

NORTH CAROLINA.

OCTAVIUS COKE, Ex-Officio Insurance Commissioner, Raleigh.

FIRE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Carolina.....Wilmington	1889	$50,000	$65,040	$6,774	$58,267
North Carolina Home.....Raleigh	1868	.....	.....	...	.....
Pamlico Ins. and Bank'g Co., Tarboro	....	.....	.....	...	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Philadelphia.
British and Foreign, Liverpool.
Caledonian, Edinburgh
Central City, Selma.
Commercial, Montgomery, Ala.
Commercial Union, London.
Continental, New York.
City of London, London.
Connecticut, Hartford
Fire Association, Philadelphia.
Georgia Home, Columbus.
German-American, New York
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg
Hartford, Hartford.
Home, New York
Imperial, London.
Ins. Co. N. America, Philadelphia.
Knoxville, Knoxville, Tenn.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Mechanics' and Trad'rs', New Orleans

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NORTH CAROLINA.—CONTINUED.

Other Companies Authorized to do Business:

Merchants' Newark.
Mutual, New York.
National, Hartford.
New York Underwriters, New York.
North British and Mercantile, London.
Niagara, New York.
Norwich Union, Norwich, Eng.
Northern, London.
Orient, Hartford.
Phenix, Brooklyn.
Phœnix Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, Liverpool.
Rochester German, Rochester.
Royal, Liverpool.
St. Paul, St. Paul.
Security, New Haven.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Southern, New Orleans.
Sun, London.
Sun Mutual, New Orleans.
Virginia, Richmond.
Westchester, New York.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Hartford, Hartford.
Kentucky Mutual, Louisville.
Life Ins. Co. of Virginia, Richmond.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
United States, New York.

MISCELLANEOUS COMPANIES.

American Accident Indemnity.
Am. Employers' Liability, N. J.
Employers' Liability, London.
Fidelity Mutual.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
London Guarantee & Acc., London.
People's Mutual.
Standard, Detroit.
Travelers', Hartford.

NORTH DAKOTA.

F. B. FANCHER, Insurance Commissioner, Bismark.

Companies Authorized to do Business:

FIRE COMPANIES.

Ætna Hartford.
British America, Toronto.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fidelity, Philadelphia.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
German American, New York.
German, Freeport, Ill.
Germania, New York.
Hamburg-Bremen, Hamburg, Ger.
Hartford, Hartford.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Knoxville, Tenn.
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
New Hampshire, Manchester.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Queen, New York.
Springfield, Springfield, Mass.
St. Paul, St. Paul.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Western, Toronto.
Fidelity, Philadelphia.
Germania, New York.
Hartford, Hartford.
Life Insurance Clearing Co., St. Paul.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Northwestern Aid, Minneapolis.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

LIFE COMPANIES.

Ætna, Hartford.
Bankers', St. Paul.
Commercial Alliance, New York.
Connecticut Indemnity, Waterbury.
Equitable, Des Moines.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.

OHIO.

W. M. HAHN, Insurance Commissioner, Columbus.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Cincinnati	Cincinnati	1829	$150,000	$238,698	$ 69,161	$169,537
Commercial	"	1838	100,000	203,176	49,518	153,658
Columbia	Dayton	1882	150,000	313,757	73,887	239 870
Cooper	"	1867	100,000	287,878	149,917	137 961

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OHIO.—FIRE AND FIRE AND MARINE COMPANIES CONTINUED.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Dayton	Dayton	1851	$100,000	$186,822	$70,857	$115,964
Eagle	Cincinnati	1850	100,000	162,905	59,290	103,615
Eureka	"	1854	100,000	300,112	94,515	205,597
Franklin	Columbus	1864	100,000	275,016	140,191	134,826
Merchants' and Manuf'rs'	Cincinnati	1838	150,000	275,321	50,811	224,510
Miami Valley	Dayton	1863	100,000	158,917	10,379	148,538
National	Cincinnati	1851	100,000	167,786	46,162	121,624
Ohio	Dayton	1865	150,000	220,054	61,555	158,499
Security	Cincinnati	1881	150,000	249,403	64,939	184,464
Teutonia	Dayton	1865	100,000	451,534	74,864	376,670
Washington	Cincinnati	1836	150,000	245,310	31,606	313,704

MUTUAL COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Central Manufacturers'	Van Wert	1876	$ 75,814	$ 32,979	$ 43,335	$ 126,712
Cincinnati Equitable	Cincinnati	1826	447,390	225,071	222,319	.....
Equitable	Cincinnati	1826	452,648	221,034	231,614	.....
German	"	1858	380,550	95,060	285,490	711,301
Mutual Fire Association	Toledo	1877	9,952	5,465	4,487	66,513
Ohio Millers'	Canton	1886	51,027	29,049	21,978	259,942
Ohio Farmers'	LeRoy	1848	1,771,475	1,701,614	69,861	.....
Phœnix	Cincinnati	1875	26,792	27,767	.....	186,513
Seneca County	Tiffin	....	26,590	12,976	13,614	294,211
Sun Mutual	Cincinnati	1862	60,257	32,794	27,463	272,350

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Union Central	Cincinnati	1867	$100,000	$12,715,071	$11,147,491	$1,568,180
Western and Southern	"	1888	100,000	139,826	44,286	95,540

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
American Mutual, Providence.
British and Foreign, Liverpool.
British America, Toronto.
Buffalo German, Buffalo.
Citizens', New York.
Citizens', Pittsburgh.
Citizens' St. Louis.
Commerce, Albany.
Commercial, New York.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Cotton and Woolen Mutual, Boston.
Delaware, Philadelphia.
Detroit, Detroit.
Dwelling House, Boston.
Empire State, Rochester.
Enterprise Mutual, Providence.
Equitable, Providence.
Farragut, New York.
Fire Association, Philadelphia.
Fire Insurance Co. Philadelphia
Fireman's Fund, San Francisco.
Firemen's, Newark.
Franklin, Philadelphia.
German, Freeport, Ill.
German-American, New York.
German, Peoria, Ill.
German, Pittsburgh.
German, Wheeling.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Greenwich, New York.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co N America, Philadelphia.

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OHIO.—CONTINUED.

Other Companies Authorized to do Business:

Ins. Co. State of Pa., Philadelphia.
Keystone Mutual, Philadelphia.
Knoxville, Knoxville, Tenn.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Manuf'rs and Merchants', New York.
Manuf'rs' and Merchants' Mutual, Rockford, Ill.
Marine, London.
Mercantile, Boston.
Mercantile Mutual, Providence.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
Mutual, Detroit.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Pennsylvania, Philadelphia.
People's, Pittsburgh.
Phœnix, Brooklyn.
Philadelphia Mfrs. Mut., Philadelphia.
Phœnix, Hartford
Phœnix, London.
Protection Mutual, Chicago.
Providence-Washington, Providence.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Rubber Manuf'rs Mutual, Boston.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
Spring Garden, Philadelphia.
Sun, London.
Sun, San Francisco.
Syndicate, Minneapolis.
Traders', Chicago.
Union, Philadelphia.
Union, San Francisco.
Union, Buffalo.
United Fireman's Philadelphia.
United States, New York.
Westchester, New York.
Western, Pittsburgh.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, Des Moines.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, New York.
Iowa, Sioux City.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
Equitable, Cincinnati.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
Metropolitan Plate Glass, New York
London Guarantee & Acc., London.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

OREGON.

H. R. KINCAID, Secretary of State, Salem.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Northwest....	Portland	1886	$104,780	$143,607	$ 36,578	$107,029
State...	Salem	1884	100,000	378,436	166,677	211,758

Other Companies Authorized to do Business:

FIRE COMPANIES.

American, Philadelphia.
British and Foreign, London.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Fireman's Fund, San Francisco.
German American, New York.
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hamburg-Magdeburg, Hamburg.
Hartford, Hartford.
Home, San Francisco.
Home, New York.
Imperial, London.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark.
New Zealand, Auckland.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, Eng.
Phenix, Brooklyn.
Phœnix, London.
Queen, New York.
Royal, Liverpool.
Sun, London.
Scottish Union and Nat'l, Edinburgh.
Sea, London.
Thames and Mersey, Liverpool.
Traders', Chicago.
Union, San Francisco.

LIFE COMPANIES

Ætna, Hartford.
Bankers, Des Moines.
Connecticut, Hartford.
Equitable, New York.
Home, New York.
Mutual Reserve Fund, New York.
Massachusetts, Springfield.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
London Guarantee.
New York Plate Glass, New York
Standard, Detroit.
Travelers', Hartford.

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PENNSYLVANIA.

J. H. LAMBERT, Insurance Commissioner, Harrisburgh.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Allegheny	Pittsburgh	1859	$ 100,000	$ 162,043	$ 17,663	$ 144,380
Allemania	"	1859	200,000	381,758	139,842	241,946
American	Philadelphia	1810	500,000	2,395,606	1,716,750	678,855
C. E. Bliven, Gen. West'n Agt., Chicago.						
Armenia	Pittsburgh	1872	250,000	322,307	64,133	258,173
Artisans	"	1866	100,000	153,632	28,472	125,159
Ben Franklin	Allegheny	1866	150,000	227,087	25,163	201,924
Birmingham	Pittsburgh	1871	200,000	282,166	23,732	258,434
Cash	"	1865	100,000	170,567	8,571	161,996
Citizens'	"	1849	500,000	734,424	195,227	539,197
City	"	1870	100,000	133,622	20,616	112,906
Delaware	Philadelphia	1835	702,875	1,560,977	694,743	870,234
Fire Ins. Co. of County Pa.	"	1832	400,000	844,153	327,677	516,496
Fire Association	"	1820	500,000	5,191,055	4,070,754	1,120,301
W. H. Cunningham, Gen. West'n Agt., Chicago.						
Franklin	"	1829	400,000	3,186,847	1,696,019	1,454,236
German-American	Pittsburgh	1873	100,000	196,828	47,404	149,424
German	Pittsburgh	1862	200,000	485,486	235,165	250,321
Girard	Philadelphia	1853	300,000	1,780,636	938,953	841,683
W. E. Rollo & Son, Gen. West'n Agts., Chicago.						
Humboldt	Allegheny	1871	100,000	170,349	36,130	134,219
Ins. Co. State of Penn	Philadelphia	1794	200,000	738,912	476,046	262,865
R. S. Critchell, Gen. West'n Agt., Chicago.						
Ins. Co. of North America	"	1792	3,000,000	9,562,599	4,322,730	5,244,269
J. F. Downing, Mgr. West'n Dept., Erie, Pa.						
Jefferson	Philadelphia	1855	100,000	381,234	72,967	308,267
Lumberman's	"	1873	250,000	1,001,049	357,431	643,618
Manuf'rs' and Merchants'	Pittsburgh	1865	200,000	460,955	110,103	250,852
Mechanics'	Philadelphia	1854	250,000	800,890	414,679	386,211
Monongahela	Pittsburgh	1854	175,000	245,287	18,261	226,026
National	Allegheny	1866	100,000	231,926	38,841	193,085
Pennsylvania	Philadelphia	1825	400,000	4,098,774	2,209,522	1,889,252
J. F. Downing, Mgr. West'n Dept., Erie, Pa.						
People's	Pittsburgh	1862	150,000	214,375	45,227	169,148
Pittsburgh	"	1851	100,000	285,089	16,530	268,559
Reading	Reading	1867	250,000	755,350	372,084	377,674
Reliance	Philadelphia	1841	300,000	897,430	330,195	524,333
Schuylkill	"	1895	100,000	125,000	.....	125,000
Spring Garden	"	1835	400,000	1,305,987	725,943	580,044
Sun Fire	"	1873	100,000	104,084	3,300	100,784
Teutonia	Allegheny	1871	125,000	260,021	91,922	168,049
Teutonia	Philadelphia	1871	200,000	270,983	46,399	224,584
United Firemen's	"	1860	300,000	1,333,216	915,805	417,411
Union	"	1864	250,000	538,842	221,411	317,431
Union	Pittsburgh	1871	100,000	148,758	16,447	132,311
Western	"	1849	300,000	374,365	36,355	338,010

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Aurora	Harrisburgh	1890	$ 5,055	$ 1,472	$ 4,583	$ 2,603
*Farmers'	York	1853	591,845	341,870	249,975	.....
Keystone	Philadelphia	1892	95,042	69,241	25,410	692,409
Mutual Assurance	Philadelphia	1784	2,054,258	259,209	1,795,049	.....
Mutual	Germantown	1843	740,245	310,741	429,505	94,135

*Mutual in form, but does business on cash plan only.

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PENNSYLVANIA.—MUTUAL FIRE COMPANIES, CONTINUED.

		Began Business.	Cash Assets.	Liabilities.	Surplus	Premium Notes
National	Harrisburgh	1890	$ 2,059	$ 1,625	$ 434	$.....
People's	Harrisburgh	1889	19,725	13,898	5,827	4,501
Phila. Contributionship,	Philadelphia	1752	3,745,632	456,570	3,289,062	.....
Phila. Manufacturers'	Philadelphia	1890	127,885	76,429	51,456	752,315
Sprinkler	Philadelphia	1893	23,576	17,462	6,114	137,307
Susquehanna	Harrisburgh	1873	30,800	32,420	.....	230,774

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity Mutual	Philadelphia	1879	Mutual	$ 415,708	$ 13,339	$ 402,369
Girard	Philadelphia	1836	$1,000,000	6,706,264	3,531,736	3,174,520
Penn Mutual	"	1847	Mutual	22,773,911	20,102,427	2,671,484
Penna. Co. for Insuring Lives,	Phila.	1812	2,000,000	11,044,953	117,158	10,044,953
Presbyterian Ministers'	Philadelphia	1759	Mutual	517,543	420,818	96,725
Provident Life and Trust	"	1865	1,000,000	24,644,836	21,830,045	2,814,791

PLATE GLASS COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
United States	Philadelphia	1867	$100,000	$157,504	$13,281	$144,223

STEAM BOILER COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Pennsylvania	Philadelphia	1873	$150,000	$168,816	$11,345	$157,470

SURETY COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
City Trust	Philadelphia	1886	$500,000	$2,068,712	$1,379,874	$688,837

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Albany, Albany.
American Central, St. Louis.
American, Boston.
American, Newark.
American, New York.
Atlas, London.
Broadway, New York.
British-America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord.
Citizens', New York.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Dwelling House, Boston.
Farragut, New York.
Fireman's Fund, San Francisco.
Firemen's, Baltimore.
Firemen's, Chicago.
Firemen's, Newark.
German-American, New York.
Germania, New York.
Glens Falls, Glens Falls.
Granite State, Portsmouth
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Kings County, Brooklyn.
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.
Lion, London.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile, Boston.
Mechanics' and Tradr's', New Orleans.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
Millers' National, Chicago.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile,
Northern, London. London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, Hartford.
Palatine, Manchester.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Rochester German, Rochester.
Royal, Liverpool.
Rutgers, New York.
St. Paul, St. Paul.
Security, New Haven.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Sun, London.
Transatlantic, Hamburg.
Union, San Francisco.
United States, New York.
United States "Lloyds," New York.
Virginia, Richmond.
Washington, Cincinnati.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut General, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, Brooklyn.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
National, Washington.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Phœnix, Hartford.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Steam Boiler, New York
Employers' Liability, London.
Fidelity and Casualty New York.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
London Guarantee & Acc., London.
New York Plate Glass, New York.
Pacific, San Francisco
Standard, Detroit.
Travelers', Hartford.

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RHODE ISLAND.

ALBERT C. LANDERS, Insurance Commissioner, Providence.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Equitable	Providence	1859	$300,000	$ 566,756	$209,869	$356,887
Merchants'	"	1851	200,000	480,343	219,045	261,298
Providence-Washington	"	1799	400,000	1,354,370	850,036	503,434

C. L. Whittemore, Gen. West'n Agt., Chicago.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
American	Providence	1877	$247,391	$145,148	$102,243	$2,786,411
Aquidneck	Newport	1893	6,289	6,110	179	24,996
Atlantic	Providence	1893	29,196	22,464	6,733	111,290
Blackstone	"	1868	334,254	190,240	144,014	1,484,260
Citizens	"	1892	9,748	7,736	2,012	30,805
Commercial	"	1892	8,770	7,879	891	40,189
Enterprise	"	1874	244,678	147,708	96,970	2,815,459
Firemen's	"	1854	665,191	281,233	383,960	2,635,735
Franklin	"	1854	57,221	47,946	9,275	467,422
Hope	"	1875	173,956	112,365	61,591	1,060,730
Manufacturers'	"	1835	184,715	71,038	113,677	682,543
Mechanics'	"	1871	105,514	52,178	53,336	501,373
Merchants'	"	1874	171,124	96,833	96,831	771,260
Mercantile	"	1884	100,279	61,438	38,841	590,748
Pacific	"	1893	23,076	32,669	.....	102,463
Pawtucket	Pawtucket	1849	277,583	116,774	160,809	222,858
Providence	Providence	1800	275,733	109,129	166,694	79,999
Rhode Island	"	1848	303,174	111,532	191,642	1,070,584
Security	Providence	1893	18,480	10,989	7,491	61,635
State	"	1855	718,376	366,976	351,400	6,962,371
Union	"	1883	208,424	89,535	118,889	876,086
What Cheer	"	1864	263,928	157,467	106,461	1,500,731

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commerce, Albany.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Eagle, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Boston.
Firemen's, Newark.
First National, Worcester.
Franklin, Philadelphia.
Franklin, Columbus.
German-American, New York
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London
Ins. Co. County of Pa., Philadelphia.
Ins. Co. N. America, Philadelphia.
Ins. Co. State of Pa., Philadelphia.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Merchants', Newark.
Milwaukee Mechanics', Milwaukee.
Michigan, Detroit.
National, Hartford.
National, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, London.
Phœnix, Hartford
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Sun, London.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Connecticut, Hartford.
Equitable, New York.
Home, Brooklyn.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.

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RHODE ISLAND.—CONTINUED.

Other Companies Authorized to do Business:

National, Montpelier, Vt.
New York, New York.
New England, Boston.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
State, Worcester, Mass.
Travelers', Hartford.
Vermont, Burlington.
Washington, New York.
Union, Portland, Me.
United States, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
American Steam Boiler, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. of N. A., Montreal.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

SOUTH CAROLINA.

JAMES NORTON, Ex-officio Insurance Commissioner, Columbia.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Charleston	Charleston	1890	$100,000	.....	.....	.....
South Carolina Home	Columbia	1889	50,000	.....	.....	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, New York.
American, Philadelphia.
Caledonian, Edinburgh.
Citizens' New York.
Central City, Selma.
Commercial, Montgomery, Ala.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fire Association, Philadelphia.
Georgia Home, Columbus.
German-American, New York.
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. North America, Philadelphia.
Knoxville, Knoxville, Tenn.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, London.
Mechanics' and Trad'rs', New Orleans.
Mutual, New York.
National, Hartford.
Niagara, New York.
North British and Mercantile, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich.
North Carolina Home, Raleigh.
Orient, Hartford.
Pacific, New York.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Southern, New Orleans.
Sun, London.
Sun Mutual, New Orleans.
Virginia, Richmond.
Western, Toronto.
Westchester, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Hartford, Hartford.
Kentucky Mutual, Louisville.
Life Ins. Co. of Virginia, Richmond.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee
Penn Mutal, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
United States, New York.

MISCELLANEOUS COMPANIES

Am. Employers' Liability, N. J.
Employers' Liability, London.
Fidelity Mutual.
Fidelity and Casualty, New York
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
London Guarantee.
National Alliance.
People's Mutual.
Standard, Detroit.
Travelers', Hartford.
United States, New York.

SOUTH DAKOTA.

J. E. HIPPLE, Auditor, Pierre.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Watertown	Watertown	1886	$100,000	$131,071	$24,455	$106,616
Yankton	Yankton	1883	65,000	98,702	22,909	75,793

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Caledonian, Edinburgh.
Commercial Union, London
Connecticut, Hartford.
Continental, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco
German-American, New York.
German, Freeport, Ill.
Germania, New York.
Hamburg-Bremen, Hamburg.
Hartford, Hartford
Home, New York
Imperial, London.
Ins. Co. of North America, Philadel'a
Lancashire, Manchester, Eng.
Liverpool and London and Globe. Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark.
Milwaukee Mechanics', Milwaukee

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SOUTH DAKOTA.—CONTINUED.

Other Companies Authorized to do Business:

National, Hartford.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
New Hampshire, Manchester.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Queen, New York.
Royal, Liverpool.
Springfield, Springfield, Mass.
State, Des Moines.
St. Paul, St. Paul.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Bankers', St. Paul.
Commercial Alliance, New York.
Connecticut, Waterbury.
Equitable, Des Moines.
Equitable, New York.
Fidelity, Philadelphia.
Germania, New York.
Hartford, Hartford.
Iowa, Sioux City.
Life Insurance Clearing Co., St. Paul.
Massachusetts Mutual, Springfield.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Northwestern Aid, Minneapolis.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Standard, Detroit.
Travelers', Hartford.

TENNESSEE.

E. B. CRAIG, Insurance Commissioner, Nashville.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Bluff City	Memphis	1871	$150,000	$156,827	$10,144	$146,683
Factors'	"	1882	90,000	118,555	6,847	111,708
Guardian	"	1894	1,300	2,600	.....	2,600
Hernando	"	1860	150,000	168,083	11,247	156,835
Home	Nashville	1884	24,883	41,563	24,259	17,304
Home	Memphis	1884	100,000	105,075	11,756	93,319
Phœnix Fire and Marine	"	1881	150,000	155,884	7,971	147,913
Planters	"	1885	150,000	164,754	18,642	146,092
State	Nashville	1865	200,000	247,895	38,445	209,450

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Atlanta Home, Atlanta.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Connecticut, Hartford.
Continental, New York.
Farragut, New York.
Fire Association, Philadelphia.
Georgia Home, Columbus.
German-American, New York.
Germania New York.
Germania, New Orleans.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Home, New Orleans.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mechanics' and Trad'rs', New Orleans.
National, Hartford.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, London.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix London.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh
Southern, New Orleans.
Springfield, Springfield, Mass.
Sun, New Orleans.
Sun, London.
Teutonia, New Orleans.
Transatlantic, Hamburg, Ger.
Virginia F. & M., Richmond.
Westchester, Atlanta.
Western, Toronto.
Williamsburgh City, Brooklyn

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Hartford, Hartford.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Mutual Benefit, Newark.
Mutual, Louisville.
Mutual, New York.
Mutual Reserve Fund, New York.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
United States, New York.

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TEXAS.

A. J. ROSE, Insurance Commissioner, Austin.

FIRE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Alamo	San Antonio	1889	$200,000	$302,126	$ 99,881	$202,245

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, New York.
American Central, St. Louis.
Atlanta Home, Georgia.
British America, Toronto.
British and Foreign, Liverpool.
Caledonian, Edinburgh.
Commercial Union, London.
Concordia, Milwaukee.
Continental, New York.
Connecticut, Hartford.
Delaware, Philadelphia.
Farragut, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Georgia Home, Columbus.
German-American, New York.
German, Freeport, Ill.
Germania Fire, New Orleans.
Greenwich, New York.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Macon, Macon, Ga.
Manchester, Manchester, Eng.
Mannheim, Mannheim, Ger.
Mechanics' & Traders', New Orleans.
Merchants', Newark.
National, Hartford.
New Orleans, New Orleans.
New York Bowery, New York.
Niagara, New York.
North British, and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Royal, Liverpool.
St. Paul, St. Paul.
St. Paul German, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Sea, Liverpool.
Southern, New Orleans.
Springfield, Springfield, Mass.
Standard, Liverpool.
Sun, New Orleans.
Sun, San Francisco.
Sun, London,
Teutonia, New Orleans.
Thames and Mersey, Liverpool.
Traders', Chicago.
Western, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, N. Y.
Equitable, New York.
Germania, New York.
Home, Brooklyn.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Mutual, New York.
Mutual Benefit, Newark.
Nederland, Amsterdam.
New England, Boston.
New York, New York.
Pacific Mutual, San Francisco
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York
Hartford Steam Boiler.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee & Acc., London
New York Plate Glass, New York.
Pacific Mutual, San Francisco.
Standard, Detroit.
Travelers', Hartford.
Union Casualty, St. Louis.

VERMONT.

C. W. BROWNELL, Jr., and H. F. FIELD, Insurance Commissioners, Montpelier.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
New England	Rutland	1881	$125,000	$152,042	$34,289	$117,753

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Union Mutual	Montpelier	1875	$ 5,431	$.....	$ 5,431	$ 392,060
Vermont Mutual	"	1828	55,229	1,675	53,554	2,878,061

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
National	Montpelier	1850	Mutual	$9,886,852	$8,752,760	$1,134,092
Vermont	Burlington	1869	$100,000	431,747	322,316	109,432

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VERMONT.—CONTINUED.

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, New York.
American, Philadelphia.
Caledonian, Edinburgh.
City of London, London.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Dorchester, Boston.
Fire Association, Philadelphia.
First National, Worcester, Mass.
Franklin, Philadelphia.
German-American, New York.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Ins. Co. State of Pa., Philadelphia.
Lancashire, Manchester.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Massachusetts, Boston.
Merchants', Providence.
National, Hartford.
New Hampshire, Manchester.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pennsylvania, Philadelphia.
People's, Manchester.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington.
Queen, New York.
Quincy, Quincy, Mass.
Royal, Liverpool.
Springfield, Springfield, Mass.
Sun, London.
Westchester, New York.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut, Hartford.
Connecticut General, Hartford.
Equitable, New York.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Massachusetts, Springfield.
Mutual, New York.
Mutual Benefit, Newark.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Standard, Detroit.
State, Worcester, Mass.
Travelers', Hartford.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee
New York Plate Glass, New York.

VIRGINIA.

MORTON MARYE, Auditor, Richmond.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Alexandria	Alexandria	1871	$ 53,838	65,833	$ 17,559	$ 48,274
Central Fire	Parkersburg	1890	100,000	.....	.....	.....
Mt. Vernon	Alexandria	1888	50,000	56,615	5,468	51,147
German-American	Richmond	1892	25,000	25,000	.....	.....
Petersburgh	Petersburgh	1860	200,000	795,956	495,862	300,094
Pequannock	Staunton	1893	100,000	112,243	8,639	104,604
Portsmouth	Portsmouth	1852	31,275	91,998	23,541	68,457
Virginia	Richmond	1832	250,000	718,366	341,316	377,050
Virginia State	"	1865	200,000	427,895	170,159	257,736

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Life Ins. Co. of Virginia	Richmond	1871	$100,000	$920,766	$760,232	$160,534

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
British America, Toronto.
Citizens', New York.
Commercial Union, London.
Fire Association, Philadelphia.
Firemen's, Baltimore.
Germania, New York.
Glens Falls, Glens Falls.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lion, London.
London, London.
London and Lancashire Liverpool.
Mutual, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Rochester German, Rochester, N. Y.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Sun, London.
Western, Toronto.
Worcester, New York.
Williamsburgh City, New York.

LIFE COMPANIES.

Berkshire, Pittsfield, Mass.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, Brooklyn.
John Hancock, Boston.
Manhattan, New York
Massachusetts, Springfield.
Metropolitan, New York.
Mutual Benefit, Newark.
Mutual, New York.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Provident Life and Trust, Philadelphia.
Provident Savings, New York.
State, Worcester, Mass.
Union Central, Cincinnati.
Union, Portland.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
Employers' Liability, London.
Standard, Detroit.

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WASHINGTON.

JAMES H. PRICE, Insurance Commissioner, Olympia.

Companies Authorized to do Business:

FIRE COMPANIES.

American, Philadelphia.
British and Foreign, London.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Fireman's Fund, San Francisco.
German-American, New York.
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hamburg-Magdeburg, Hamburg.
Hartford, Hartford.
Home, San Francisco.
Home, New York.
Imperial, London.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool
Merchants', Newark.
Newark, Newark.
New Zealand, Auckland.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, Eng.
Phenix, Brooklyn.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Royal, Liverpool.
Sun, London.
Scottish Union and Nat'l, Edinburgh.
Sea, London.
Thames and Mersey, Liverpool.
Traders', Chicago.
Union, San Francisco.

LIFE COMPANIES.

Ætna, Hartford.
Bankers', Des Moines.
Connecticut, Hartford.
Equitable, New York.
Home, New York.
Life Insurance Clearing Co., St. Paul
Mutual Reserve Fund, New York.
Massachusetts, Springfield.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

WEST VIRGINIA.

ISAAC V. JOHNSON, Auditor, Charleston.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Fire and Marine	Wheeling	1875	$100,000	$119,515	$13,351	$106,164
Franklin	"	1862	10,000	.....	.....	.....
German	"	1867	100,000	221,053	68,477	152,576
Jefferson	"	1883	10,000	.....	.....	.....
Peabody	"	1869	100,000	151,782	24,613	127,169
Standard	Wheeling	1884	10,000	.....	.....	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Newark.
American, Philadelphia.
British America, Toronto.
Caldedonian, Edinburgh.
Citizen's, New York.
Commercial Union, London.
Continental, New York.
Fire Association, Philadelphia.
Franklin, Philadelphia.
German-American, Philadelphia
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester, Eng.
London, London.
London and Lancashire, Liverpool.
Liverpool and London and Globe, Liverpool.
Manchester, England.
New Hampshire, Manchester.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng.
Ohio Farmers, LeRoy.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reading, Reading, Pa.
Royal, Liverpool.
Security, New Haven.
St. Paul, St. Paul.
Sun, London.
Union, London.
Virginia F. & M., Richmond.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan Mutual, Detroit.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Provident, Philadelphia.
Provident Savings, New York
State, Worcester, Mass.
Union, Portland, Me.
Union Central, Cincinnati.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES

American Surety, New York.
Fidelity and Casualty, New York.
Employers' Liability, London.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
London Guarantee.
Standard, Detroit.
Travelers', Hartford.

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WISCONSIN.

WM. A. FRICKE, Insurance Commissioner, Madison.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital,	Assets.	Liabilities.	Surplus as to Policy-Holders.
Concordia	Milwaukee	1870	$200,000	$ 698,768	$427,242	$ 271,526
Milwaukee Mechanics'	"	1852	200,000	2,076,845	794,390	1,282,455
Northwestern National	"	1869	600,000	1,862,697	787,869	1,074,828

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Northwestern Mutual	Milwaukee	1858	Mutual	$64,071,183	$52,712,726	$11,358,457

ACCIDENT COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Oshkosh	....	Mutual	$4,261	$951	$3,310
Nat'l Benefit & Casualty	Milwaukee	1894	200,000	200,000	....	200,000

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Allemania, Pittsburgh.
American, Boston.
American, Newark.
American, Philadelphia.
American, New York.
American Central, St. Louis.
Buffalo German, Buffalo.
British America, Toronto.
Broadway, New York.
Caledonian, Edinburgh.
Central Manuf'rs Mutual, Van Wert, O.
Citizens', New York.
Citizens', Pittsburgh.
City of London, London.
Commerce, New York.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Dwelling House, Boston.
Eagle, New York.
Empire State, Rochester.
Equitable, Providence.
Farmers', York, Pa.
Fire Association, Philadelphia.
Fire Ins. Co. County of Pa., Philadel'a.
Fireman's Fund, San Francisco.
Firemen's, Dayton, O.
Firemen's, Newark.
Franklin, Philadelphia.
Franklin, Columbus, O.
Farragut, New York.
German, Freeport, Ill.
German, Peoria, Ill.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, England.
Mannheim, Mannheim, Ger.
M'f'rs' & Merch'ts' Mut., Rockford, Ill.
Minnesota Fire Ass'n, Minneapolis.
Millers' and Manuf'rs', Minneapolis.
Millers' National, Chicago.
Merchants', Newark.
Merchants', Providence.
Mercantile, Boston.
Michigan, Detroit.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
Niagara, New York.
North American, Boston.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, Eng.
Ohio Farmers', LeRoy.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Protection Mutual, Chicago.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reliance, Philadelphia.
Rochester German, Rochester.
Rockford, Rockford, Ill.
Royal, Liverpool.
Rutgers, New York.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Standard, New York.
Sun, San Francisco.
Sun, New Orleans.
Sun, London.
Syndicate, Minneapolis.
Teutonia, Philadelphia.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
Union, San Francisco
Union London.
United Firemen's Philadelphia.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New England, Boston.
New York, New York.
Northwestern, Milwaukee
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Provident, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford
Union, Portland, Me.
Union Central, Cincinnati.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler Hartford.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.

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FOREIGN COMPANIES.

U. S. Statements.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders
Atlas.....London	1808	1890	$ 855,107	$ 488,635	$ 366,472
J. M. Neuberger; U. S. Manager, Chicago, Ill.; Frank Lock, Mgr. Eastern Dept., N. Y. City.					
British America.....Toronto, Can.	1833	1874	1,164,196	564,380	599,816
Caledonian.....Edinburgh, Scot.	1810	1890	2,126,209	1,484,980	641,229
Niagara Fire Ins. Co., U. S. Managers, New York; I. S. Blackwelder, Western Agent, Chicago.					
Commercial Union.....London, Eng.	1861	1872	3,581,549	2,446,543	1,135,006
Charles Sewell, Mgr. U. S., New York; H. C. Eddy, West'n Mgr., Chicago.					
Hamburg-Bremen.....Hamburg, Ger.	1854	1872	1,330,770	788,311	428,104
F. O. Affeld, Mgr. U. S.; Wilkowsky & Affeld, West'n Mgrs., Chicago.					
Imperial.....London, Eng.	1803	1867	1,935,996	1,205,151	730,845
Courtney & McCay, Eastern Mgrs., N. Y.; Dan'l C. Osman, Western Mgr., Chicago.					
Lancashire.....Manchester	1852	1872	2,294,986	1,534,919	760,066
E. Litchfield, U. S. Mgr., N. Y.; Dan Winslow, West'n Mgr., Chicago.					
Lion.....London, Eng.	1880	1880	855,948	470,347	385,600
M. Bennett, Jr., U. S. Mgr., Hartford, Conn.					
Liverpool & London & Globe, Liverpool, Eng.	1848	1860	8,498,268	5,427,079	3,071,189
H. W. Eaton, U. S. Manager, N. Y.; W. S. Warren, West'n Secretary, Chicago.					
London.....London, Eng.	1872	1872	1,637,096	923,695	713,401
C. L. Case, U. S. Manager, N. Y.; .....West'n Mgr., Chicago.					
London & Lancashire.....Liverpool, Eng.	1861	1879	2,700,869	1,850,248	850,620
Jeffrey Beavan, U. S. Mgr., N. Y.; J. S. Belden, West'n Mgr., Chicago.					
Manchester.....Manchester, Eng.	1824	1890	2,104,770	1,569,749	535,020
W. W. Dudley, U. S. Mgr., Chicago.					
North British & Mercantile...London, Eng.	1809	1866	3,587,686	2,266,322	1,321,363
Henry E. Bowers, Mgr. U. S.					
North German.....Hamburg, Ger.	....	1894	455,972	214,915	241,057
A. Loch & Son, U. S. Manager, Chicago.					
Northern.....London, Eng.	1836	1876	1,691,218	1,204,528	486,690
Geo. W. Babb, Jr., U. S. Mgr., N. Y.					
Norwich Union.....Norwich, Eng.	1797	1879	1,988,223	1,400,499	587,724
J. Montgomery Hare, U. S. Manager, N. Y.					
Palatine.....Manchester, Eng.	....	1893	2,389,092	1,767,446	621,645
William Wood, Manager New York; Geo. M. Fisher, Manager Chicago.					
Phœnix.....London, Eng.	1782	1879	2,503,135	1,790,765	712,369
A. D. Irving, U. S. Manager, N. Y.; M. F. Driscoll, West'n Mgr., Chicago.					
Prussian National.....Stettin, Ger.	1845	1891	776,920	415,945	360,975
T. W. Letton, U. S. Mgr., Chicago.					
Royal.....Liverpool, Eng.	1845	1851	7,609,259	5,441,454	2,167,805
E. F. Beddall, Res. Mgr., N. Y.; E. L. Allen, Mgr. Northwestern States, Case & Co., Mgrs. Cook Co., Chicago.					
Scottish Union & National, Edinburgh, Scot.	1824	1880	2,896,066	1,305,042	1,591,023
M. Bennett, Jr., U. S. Mgr., Hartford.					
Sun Insurance Office.....London, Eng.	1810	1880	2,433,165	1,713,055	720,109
J. J. Guile, U. S. Mgr., N. Y.					
Transatlantic.....Hamburg, Ger.	1871	1877	624,328	303,945	320,382
E. Harbers, U. S. Mgr., N. Y.; Wilkowsky & Affeld, West'n Mgrs., Chicago.					
Union Assurance Society....London, Eng.	1714	1891	1,012,116	528,118	483,997
Hall & Henshaw, U. S. Managers, New York.					
Western Assurance.....Toronto, Can.	1851	1872	1,642,002	1,085,794	556,208

MARINE COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders
British & Foreign.....Liverpool Eng.	1863	1881	$1,057,913	$433,930	$548,270
Louis A. Wright, U. S. Mgr., N. Y.					
General Marine.....Dresden, Saxony	....	1890	200,199	3,016	197,183
J. Bertschman, U. S. Mgr., N. Y.					
Mannheim.....Mannheim, Ger.	1879	1987	424,477	58,600	368,877
Hugo Menzel U. S. Mgr., N. Y.					

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FOREIGN COMPANIES.—MARINE CONTINUED.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Marine.....London, Eng. Percy Chubb, U. S. Mgr., N. Y.	1884	1887	$460,552	$137,503	$323,049
Reliance.....Liverpool, Eng.	....	1890	362,677	30,519	332,158
Sea.....Liverpool, Eng. Percy Chubb, U. S. Mgr., N. Y.	1875	1888	321,957	118,317	203,640
Standard.....Liverpool, Eng. J. D. Barnett, U. S. Mgr.	....	1889	228,785	33,133	195,652
Thames & Mersey.....Liverpool, Eng. A. J. MacDonald, U. S. Mgr.	....	1876	575,803	88,614	487,189
The Indemnity.....London, Eng. Henry Wreaks, U. S. Branch.	1824	1889	225,084	18,889	206,204
Union.....Liverpool, Eng. Jones & Whitlock, U. S. Mgrs., N. Y.	1863	1881	490,018	130,392	359,626
Universal.....London, Eng. James Lawson, U. S. Mgr., N. Y.	1860	1889	288,414	82,024	206,390

LIFE COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Canada Life.....Hamilton, Canada.	1847	1889	$15,578,983	$12,357,519	$3,221,464
Nederland.....Amsterdam, Hol.	1858	1893	371,918	78,247	293,671

ACCIDENT AND FIDELITY COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Employers' Liability.....London, Eng. Endicott & Macomber, U. S. Mgrs., Boston, Mass.	1880	1886	$1,015,904	$598,114	$417,790
London Guarantee and Acc't Co., London. A. W. Masters, U. S. Manager, Chicago.	1869	1892	518,141	263,656	254,485

Additional Foreign Companies Doing Business on the Pacific Coast, But Not Making U. S. Statements.—Good and Responsible Companies.

FIRE AND FIRE AND MARINE COMPANIES.

Aachen and Munich.....Germany.
Alliance.....London, Eng.
Economic.....London, Eng.
General Life and Fire.....London, Eng.
Hamburg-Magdeburg.....Hamburg, Ger.
Helvetia Swiss.....St. Gall, Switz.
Magdeburg.....Magdeburg, Ger.
New Zealand Fire and Marine....Auckland, N. Z.
Scanic.....Malmo, Sweden
South British.....Auckland, N. Z.
Straits.....Singapore, India.
Svea.....Gothenburg, Sweden.

MARINE COMPANIES.

Australian General.....Sidney, Aus.
Baloise.....Basle, Switz.
Canton.....Hong Kong, China.
China Traders'.....Hong Kong, China.
Federal.....Zurich, Switz.
Fonciere.....Paris, France.
Forth China.....Shanghai, China.
Frances-Hungarian.....Buda-Pesth, Hungary.
International.....Liverpool, Eng.
Indemnity.....London, Eng.
Magdeburg General.....Magdeburg, Ger.
Man On.....Hong Kong, China.
Maritime.....Liverpool, Eng.
National.....London, Eng.
On Tai.....Hong Kong, China.
Reliance.....Liverpool, Eng.
Switzerland.....Zurich, Switz.
Trans-Atlantic.....Berlin, Ger.
Union Insurance Society.....Hong Kong, China.
Yangtsze.....Shanghai China.

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CLAUSES WHICH ARE ADDED TO FIRE INSURANCE POLICIES.

WHERE NO NOTE IS ADDED IT IS SUPPOSED THAT THE CLAUSE EXPLAINS ITSELF.

AVERAGE CLAUSE.

It is hereby agreed, in case of loss or damage under this policy, the assured shall recover of this company such proportion of said loss only as the amount hereby assured shall bear to the whole value of property at risk hereunder

NOTE.—This makes the insured a co-insurer to the amount left uninsured.

PRO RATA CLAUSE.

"It is hereby agreed, that in case of loss this policy shall attach in or on each building or division in such proportion as the value in or on each division bears to the aggregate value of the subjects insured."

NOTE.—This Clause is used simply to divide the loss equably.

RATE CLAUSE.

It is expressly stipulated that, in event of loss, when other insurance on the property exists at a higher rate of premium, then in such case this insurance shall contribute in the just proportion which the rate of premium paid for this insurance bears to the highest premium rate paid.

REMOVAL CLAUSE.

The within described property having been removed to the.....story.....building, with..... roof, occupied as..... ....and situated..... ..... this insurance attaches from this date, only while contained in new location, under same specifications as heretofore.

THREE-FOURTHS VALUE CLAUSE.

It is a condition of this policy, that in the event of loss or damage by fire to the property insured, this company shall not be liable for an amount greater than three-fourths of the cash market value of the same—not exceeding the amount of said policy—at the time immediately preceding such loss or damage; and in the event of other insurance on the property insured, then this company shall not be liable for more than its proportion of three-fourths of such cash market value at the time of the fire.

CO-INSURANCE CLAUSE.

If, at the time of fire, the whole amount of insurance on the property covered by this policy shall be less than the actual cash value thereof, this company shall, in case of loss or damage, be liable for such portion only of the loss or damage as the amount insured by this policy shall bear to the actual cash value of such property.

NOTE.—This Clause differs from the Percentage Co-Insurance Clause in that it is unlimited, while the other one is limited to a certain percentage to be expressed in the Clause itself and made part of it.

CO-INSURANCE CLAUSE.

(FOR APPLICATION TO SPECIFIC ITEMS OF POLICY.)

If, at the time of fire, the whole amount of insurance on the property covered by the.....item....of this policy on ... ...shall be less than the actual cash value thereof, this company shall, in case of loss or damage, be liable for only such portion of such loss or damage as the amount insured under said item....shall bear to the actual cash value of the property covered by such item....

NOTE.—This applies to specific items mentioned in policy; otherwise the same as other co-insurance Clauses being therefore simply more specific.

PERCENTAGE CO-INSURANCE CLAUSE.

(FOR APPLICATION TO SPECIFIC ITEMS OF POLICY.)

If, at the time of fire, the whole amount of insurance on the property covered by the.....item....of this policy is.....shall be less than....per cent. of the actual cash value thereof, this company shall, in case of loss or damage, be liable for only such portion of such loss or damage as the amount insured under said item....shall bear to the said....per cent. of the actual cash value of the property covered by such item...

NOTE.—This Clause has been long in use and applies specifically.

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MORTGAGEE CLAUSE WITH FULL CONTRIBUTION.

Loss or damage, if any, under this policy, shall be payable to..... .... as.....mortgagee [or trustee] as interest may appear, and this insurance, as to the interest of the mortgagee [or trustee] only therein, shall not be invalidated by any act or neglect of the mortgagor or the owner of the within described property, nor by any foreclosure or other proceedings or notice of sale relating to the property, nor by any change in the title or ownership of the property, nor by the occupation of the premises for purposes more hazardous than are permitted by this policy: *Provided*, that in case the mortgagor or owner shall neglect to pay any premium due under this policy, the mortgagee [or trustee] shall, on demand, pay the same.

Provided, also, that the mortgagee [or trustee] shall notify this company of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of said mortgagee [or trustee] and, unless permitted by this policy, it shall be noted thereon and the mortgagee [or trustee] shall, on demand, pay the premium for such increased hazard for the term of the use thereof; otherwise this policy shall be null and void.

This company reserves the right to cancel this policy at any time, as provided by its terms, but in such case this policy shall continue in force for the benefit only of the mortgagee [or trustee] for ten days after notice to the mortgagee [or trustee] of such cancellation and shall then cease, and this company shall have the right, on like notice, to cancel this agreement.

In case of any other insurance upon the within described property, this company shall not be liable under this policy for a greater proportion of any loss or damage sustained than the sum hereby insured bears to the whole amount of insurance on said property, issued to or held by any party or parties having an insurable interest therein, whether as owner, mortgagee or otherwise.

Whenever this company shall pay the mortgagee [or trustee] any sum for loss or damage under this policy and shall claim that, as to the mortgagor or owner, no liability therefor existed, this company shall to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made, under all securities held as collateral to the mortgage debt, or may, at its option, pay to the mortgagee [or trustee] the whole principal due or to grow due on the mortgage with interest, and shall thereupon receive a full assignment and transfer of the mortgage and of all such other securities; but no subrogation shall impair the right of the mortgagee (or trustee) to recover the full amount of .. ..claim.

FOUR-FIFTHS CLAUSE.

It is a part of the consideration of this policy and a basis upon which the rate of premium is fixed, that the assured shall maintain insurance on the property hereby insured by this policy to the extent of four-fifths of the actual cash value thereof, and that failing so to do the asssured shall be a co-insurer to the extent of such deficit, and in that event shall bear his, her or their proportion of any loss.

It is, however, mutually understood and agreed, that in case the total insurance shall exceed four-fifths of the whole cash value of the property insured by this policy, the assured shall not recover from this company more than its *pro rata* share of four-fifths of the whole actual cash value of such property.

IRON SAFE CLAUSE.

The assured, under this policy, hereby covenants and agrees to keep a set of books showing a complete record of business transacted, including all purchases and sales both for cash and credit, together with the last inventory of said business; and further covenants and agrees to keep such books and inventory securely locked in a fire-proof safe at night, and at all times when the store mentioned in the within policy is not actually open for business, or in some secure place not exposed to a fire which would destroy the house where said business is carried on; and in case of loss the assured agrees and covenants to produce such books and inventory, and in the event of a failure to produce the same this policy shall be deemed null and void, and no suit or action at law shall be maintained thereon for any such loss.

VACANCY CLAUSE.

In consideration of the following agreement, permit is hereby given for the premises described in this policy to remain vacant or unoccupied from the.....day of .....189 , to the.....day of .....189 , at noon, and it is hereby agreed by this company and the assured, that this company shall not be liable for more than two-thirds of any loss occurring during said vacancy on the property insured by this policy, nor for more than two-thirds of the amount of said policy, or any item thereunder; nor in case of other insurance on said property for more than its *pro rata* proportion of two-thirds of such loss, whether such insurance has become void or not; and further, it is agreed that the building insured or containing the property insured, shall at all times during such vacancy be under the care and supervision of some competent person, the doors and windows securely locked, and all rubbish removed, or this policy shall be void.

HOUSEHOLD FURNITURE FORM.

$ .....On Household Furniture, useful and ornamental, Beds, Bedding, Linen and Family Wearing Apparel, including Crockery, Glass and China Ware; also, Musical Instruments and Sewing Machines, when specifically mentioned, all while contained in the.....Dwelling House situate on Lot...., Block . No.....of..... .....Street.

$.....Other concurrent insurance permitted.

.....Years from.....at.....$.... .....

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GIRARD

Fire Insurance Company,

OF PHILADELPHIA, PA.

This old and well known institution has justly acquired a national reputation for fair and honorable dealing.

WM. E. ROLLO & SON,

MANAGERS,

Western Department; 210 La Salle Street,

CHICAGO, ILL.

GERMANIA

INSURANCE COMPANY

31 Camp St., New Orleans, La.

J. HASSINGER, PRESIDENT.

OTTO T. MAIER, SEC'Y AND MANAGER.

ESTABLISHED IN 1866.

The Germania is managed on the lines of Fair and Equitable Adjustment and Prompt Payment of losses. Applications for insurance on Elevators and Grain and any other good business at Tariff Rates may be submitted to

DAVIS & REQUA,

GENERAL AGENTS,

199 LA SALLE ST. - CHICAGO, ILL.

A BIG STRIDE FORWARD.

THE AMERICAN TEMPERANCE

LIFE INSURANCE ASSOCIATION OF NEW YORK

TO THE FRONT!

THIS STERLING AND STURDY INSTITUTION has just been licensed by the several Insurance Commissioners to transact business in the North Central States, including the vast stretch of splendid territory extending from Pennsylvania on the East to the Rockies on the West, and from the Ohio river on the South to British America on the North. This fertile field now constitutes its "Western Department," which is under the personal direction of Mr. J. D. KNAPP, with headquarters in the Y. M. C. A. Building, Chicago. This reliable and well-known institution is now prepared to offer its superior and liberal policies to the Total Abstainers of the West at lower rates than any other reliable Company by reason of the extremely low mortality of its members.

Average number of death losses per each 1000 members in all other leading insurance companies about 12.
Number of death losses per each 1000 members in the American Temperance only 6.9.

Effecting a Net Saving to its Members of OVER FIVE DOLLARS....
....per $1000.00 INSURANCE by Reason of its SUPERIOR CLASS OF RISKS.

SPECIAL TERMS will now be made to the temperance people of the West for a limited period only. Every man and woman who is a total abstainer and who contemplates taking life insurance now, or at any time, should insure in an out-and-out temperance company. This is not only your privilege and duty, but an *actual saving of about one-half the cost of insurance.*

Ample Reserve Fund. Cash Surrender Values. Paid Up Insurance. Over $350,000.00 paid in Death Claims.

A LEGACY AND NOT A LAW-SUIT TO BENEFICIARIES.

THE AMERICAN TEMPERANCE is NOW the ONLY PURELY TOTAL ABSTINENCE COMPANY IN AMERICA, and is therefore the only company which gives to total abstainers the full benefits to which they are entitled in the matter of life insurance.

For information, applications, territory, and terms to agents, address,

J. D. KNAPP, Manager West'n Dept.
1123-4-5 Y. M. C. A. Bldg.
CHICAGO, ILL.

We want a good, live agent in every county in the Western Department. Splendid contracts to right parties. Experience is valuable but not necessary to success.

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VOL. XI. JANUARY, 1896. No. 4.

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THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

RICHARD A. McCURDY, PRESIDENT.

Is the Largest Insurance Company in the World.

Assets	**$204,638,783.96**
Liabilities (or Guarantee Fund)	$182,109,456.00
Surplus, December 31, 1894	22,529,327.00
Total Income, 1894	48,020,869.00
Total paid policy-holders in 1894	21,089,257.00
Insurance and Annuities in force, December 31, 1894	855,207,778.00
Net Gain in 1894	51,923,039.00
Paid to Policy-holders from Date of Organization	**$388,440,897.34**

THE MUTUAL LIFE ISSUES EVERY DESIRABLE FORM OF POLICY.

C. H. FERGUSON & SON, GENERAL AGENTS,

206 Tacoma Building, - - CHICAGO, ILL.

31ST ANNUAL STATEMENT

Of the Condition of

THE GERMAN

INSURANCE COMPANY,

C. O. COLLMAN, President.
HENRY BAIER, Vice-President.

OF FREEPORT.

WM. TREMBOR, Secretary.
D. P. SCHULTE, Treasurer.

January, 1st, 1896.

ASSETS.

Loans on Mortgages and accrued Interest	$1,817,552.45
City, Town, County, Bank and Corporation Stocks and Bonds	453,950.00
Collateral Loans (secured by Bonds and Mortgages)	39,823.00
Real Estate, Office Building and other Real Estate	115,198.48
Bills Receivable, not matured, taken for Premiums	179,107.66
Cash in hands of Agents	235,753.76
Cash in Banks, on hand, and in hands of Agents	171,216.80
	$3,012,602.15

LIABILITIES.

Capital Stock	$ 200,000.00
Amount required to re-insure all outstanding Risks	1,917,691.06
Unpaid Losses	102,576.63
Due for Agency Balances and all other claims	16,946.68
Net Surplus	775,387.78
	$3,012,602.15

Increase in Assets	$106,170.61
Increase in Net Surplus	37,790.07
Increase in Re-insurance Reserve	60,925.20

ASSETS.		NET SURPLUS.	
$ 585,482.21	January 1st, 1880		$174,577.93
1,650,788.95	" " 1885		283,988.41
2,452,621.09	" " 1890		456,013.25
2,906,431.54	" " 1895		737,597.71
3,012,602.15	" " 1896		775,387.78

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BLACK AND WHITE.

A Monthly Magazine of Facts for Insurance Policy Investors.

KELLOGG & SON, PONTIAC BUILDING, COR. DEARBORN AND HARRISON STREETS.

VOL. XI, No. 4. CHICAGO, JANUARY 15, 1896. $2.00 PER YEAR.

THE Penn Mutual Life has raised the limit for insuring lives from $30,000 to $50,000. The Penn is one of the best companies anywhere and can afford to take the increased risk.

THE Chicago office buildings appear to be a source of much trouble in the Chicago Fire Underwriters' Association. Before one trouble on this account is well settled and out of the way another crops out and a good deal of feeling is thus engendered.

THE Wisconsin Supreme Court has held that any act is invalid which attempts to confer power upon any one to decide in matters pertaining to insurance. In the particular decision referred to the court held that the Legislature could not authorize the insurance commissioner to draw up a standard fire policy.

THE amount of the profit on Inland Navigation risks on the lakes last year in the vernacular of the day was "nit." The underwriters of this kind of business will say that the rates will have to be raised the coming season. The companies are pretty tired of paying out much more than they receive. It was thought, at one time, that iron vessels could be written cheaper than wooden ones, but this proved to be a mistake.

WHEN, the other day, the retail lumber dealers of Indiana, at their annual meeting, decided to organize a mutual company and stop paying premiums to other companies, they ought to have passed a resolution requiring the other companies to pay all the lumber losses that may happen in Indiana during 1896. This would have been but a logical and proper solution of the whole question and is the only way in which they can make money for their new company. What's the use of doing things half way?

THE FIREMANS FUND INSURANCE COMPANY, OF SAN FRANCISCO.

The Firemans Fund, of San Francisco, presents a wonderfully good statement as of January 1, 1896. The foolish conduct of the companies in California has not depleted its exchequer, but the assets have increased about $200,000, while the surplus of this company has grown some $140,000 and is now but $12,000 short of two millions. While we do not know whence the increase came it is but fair to suppose that the Central Department, under the management of Mr. Thos. S. Chard, has contributed its fair share.

The Firemans Fund is an excellent company doing business in nearly all the States, and by prompt payments and honorable dealing has won golden opinions from insurants.

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JAMES W. NYE, has been appointed general western agent for the new company—the National Standard Fire, of New York. The company will comply with the law of Illinois and other states as soon as it is possible.

E. E. CLAPP & Co., managers of the Fidelity and Casualty Company for New York, New Jersey, Massachusetts and Rhode Island, report a handsome increase in the accident department of the company for the year 1895. An increase of $25,000 in premiums is something that is not to be sneezed at.

ANOTHER Lloyds, the Security, of New York, James R. Allen, attorney, has concluded that there is no money in the fire business and will withdraw at once. A general cancellation notice to all policy-holders has been sent out. The Security Lloyds did quite a business in Chicago at one time, but it is stated that most of its contracts have expired. The Lloyds have evidently had their day.

THE Pennsylvania supreme court has just handed down a decision concerning the liability of insurance agents which will be of interest to merchants and others all over the country. The court rules that when an insurance agent places his customer in a wild cat company the agent shall have to pay the amount of the policy if the assured is unable to collect the amount from the company. Justice Dean, who wrote the opinion, concluded by saying: "If the agent does not take the trouble to inquire as to the authority of his principal to do business in the State he will save money by not taking the trouble to defend a lawsuit against him personally on the contract."

TO SHOW where the necessary expens of the fire business comes in, it is state that it cost the Chicago Fire Under writers' Association $100,000 or 1.8 pe cent of the entire premiums receive last year to support the organization A large part of this expense was due t the application of the new mercantil tariff and the rating system.

THE MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

This excellent company shows in its statement for January 1st, 1896, that it is doing its work vigorously along the lines laid out—an increase in insurance in force, an increase in assets and an increase in surplus, all proving this.

The Massachusetts Mutual has always been a favorite in Illinois, it having a large business in this State, and the outlook for 1896 is splendid. With some $17,005,291 in good securities as assets and a handsome surplus of $1,270,168, there can be no feeling but that of reliance with its policy-holders.

THE WESTCHESTER FIRE INSURANCE CO.

The Westchester Fire is one of the old stand-bys, and its fifty-ninth annual statement has carried its assets over the two million dollar mark, making it one of the strongest of the fire companies, and all this in the face of the many discouragements of the year 1895 and with the market value of stocks and bonds much lower than they should be when the statement was made up.

It begins the new year with assets amounting to $2,032,444.62 and a surplus as to policy-holders of over three quarters of a million dollars; the exact amount being $774,181. The increase in 1895 in assets was about $70,000 and in surplus $105,800.

M. O. Brown, a director of the company and western manager, has managed his field in such a way as to get a nice profit from the business. The Westchester is a wonder to be able to get $135,800 net profit out of the business of 1895.

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Our good friend Hervey S. Dale was married in Buffalo, New York, on the 7th of January, to Miss Elizabeth Nickolson Howe. We wish the happy couple all sorts of good fortune.

The New York Board of Fire Underwriters has issued a special circular to the effect to refuse insurance on buildings using acetylene gas. The storing of retorts loaded with explosive gas under high pressure in the basements of buildings of all sorts, which is a part of the acetylene scheme, would certainly add greatly to the danger of life and property in case of a conflagration.

On the 15th inst. Insurance Commissioner Carr sent letters to life insurance companies doing business in Maine and general agents of companies calling attention to Chapter 128, Laws of 1891 that companies or agents of any companies allowing agents, or sub-agent or broker, a commission on any policy on his own life or any consideration not plainly expressed in said policy contract of insurance, violates provisions of law and are liable to penalties.

In Virginia "wild cat" fire companies have flourished like a green bay tree, but there appears now to be an awakening on the part of the people of that State and a desire to throw off the disgrace that these concerns have brought on the fair fame of that commonwealth. To this end the Legislature has taken up the matter and it is proposed to repeal the charters which have been granded by the courts. There are about fifteen of these felines and their names are Atlantic, Farmers & Merchants and Farmers & Mechanics, all of Alexandria; First National, of Fredricksburg; National, of Alexandria; National Home, of Alexandria; Old Dominion, of Norfolk; Potomac, of Alexandria; Phœnix, of Alexandria; Planters, of Alexandria; Provident, of Richmond; United States, of Alexandria; and last, but not least, the German-American, of Richmond.

In spite of the many disasters reported on the lakes in the season of 1895, and the general impression that the underwriters suffered heavily, the Detroit Fire & Marine Insurance Company, at a meeting of the newly-elected board of directors on the 14th inst., declared a semi-annual dividend of five per cent. The charter of the company had just expired, and it was decided to re-incorporate for thirty years more, the articles to be filed at once. The original articles were adopted thirty years ago the 13th of this month. It was also decided to increase the capital stock from $400,000 to $500,000.

The German Insurance Company of Freeport.

The German of Freeport, in its 31st annual statement makes no retrogression. Each year has added to its assets and surplus, and the twelve months just passed have been no exception to the rule.

January 1st, 1896, sees it with over three millions of assets and a surplus as to policy-holders of $975,387. What a record this sterling company has shown! Back in 1880 it only had some $585,000 in assets, but these have grown to-day to be $3,012,602.15, and still they grow with each succeeding year.

The German still continues to hold the proud position of being the leading fire company in the West. Its business is admirably conducted, and Mr. Wm. Trembor, its secretary, has maintained its reputation in the position it has so long held.

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WHAT'S the matter with the flat buildings in Chicago? They furnish a fire regularly with more or less of a bill for the fire companies to foot—principally more—and yet many companies have thought them desirable risks. We imagine that there will be a change in the rate on this class if this thing of burning all the time is kept up.

LEXINGTON, KENTUCKY, bobs up every now and then as the sence of a cut-rate war in fire premiums. Lexington is not a very large city, but the insurance agents there, one would think, continually wear a chip on their shoulders and were always ready for a rate fight. The companies should sit down on them.

A COPY of all the proceedings and correspondence in the case of B. A. Weatherby, formerly an agent of the Union Central Life, has been received by us and they show conclusively that in no way or manner can any blame attach to the company, as John M. Pattison, the President of the Union Central, and E. P. Marshall, the Secretary, have always been known as opposed, tooth and nail, to the abominable practice. We give a copy of the letter of Mr. Pattison to the agent:

THE UNION CENTRAL LIFE INSURANCE CO.

CINCINNATI, O., Jan. 14, 1896.

Mr. B. A. Weatherby,

DEAR SIR:—Insurance Commissioner W. A. Fricke, has notified us that your license as a representative of the company, has been revoked because of your conviction of violation of Chapter 267, Laws of 1891, of the State of Wisconsin. We think, from information received, that this decision was correct. We regret very much that an agent of this Company has been guilty of any act of rebating, and according to our rules, your contract is terminated and you are hereby discharged.

Very truly yours,
JOHN M. PATTISON, President.

THE Inter-State Casualty has had a good year in 1895. The management set out at the beginning of the year to increase the business and they have succeeded admirably, as an excess of $5,300,000 was written. This company has no entangling alliances with all kinds of business but writes simply pure accident insurance, and can safely be recommended to insurants.

THE statistics in the California insurance war for 1895 are about all in but the effect of the foolish strife will be felt for a long time yet. Nearly all the companies lost heavily in premiums and even those that have apparently gained will show a loss in 1896 and '97, as a large amount of term risks covering these years were written at a very low rate. The loss ratio for the year 1895 in California is considerably larger than usual, being some 60 per cent. The marine business in California was not profitable, the loss ratio being 71 per cent.

THE TRADERS INSURANCE COMPANY, OF CHICAGO.

The new statement of the Traders for January 1, 1896, shows growth in the right direction. It has been a bad year in Chicago for the fire companies and just at the end of the twelve months a flurry in Wall street caused an entirely unnecessary drop in the market price of stocks and bonds but, all the same, the Traders shows an advance in assets over those of a year ago of about $95,000 and about the same in surplus. The Traders and its management are to be congratulated upon the result.

On the 1st of January the Traders had assets of $1,747,792.45 and liabilities of $569,265.91, showing its surplus as to policy-holders to be $1,179,526.54—a good strong showing. Secretary R. J. Smith keeps this staunch craft out of breakers and the Traders is a credit to the city of Chicago.

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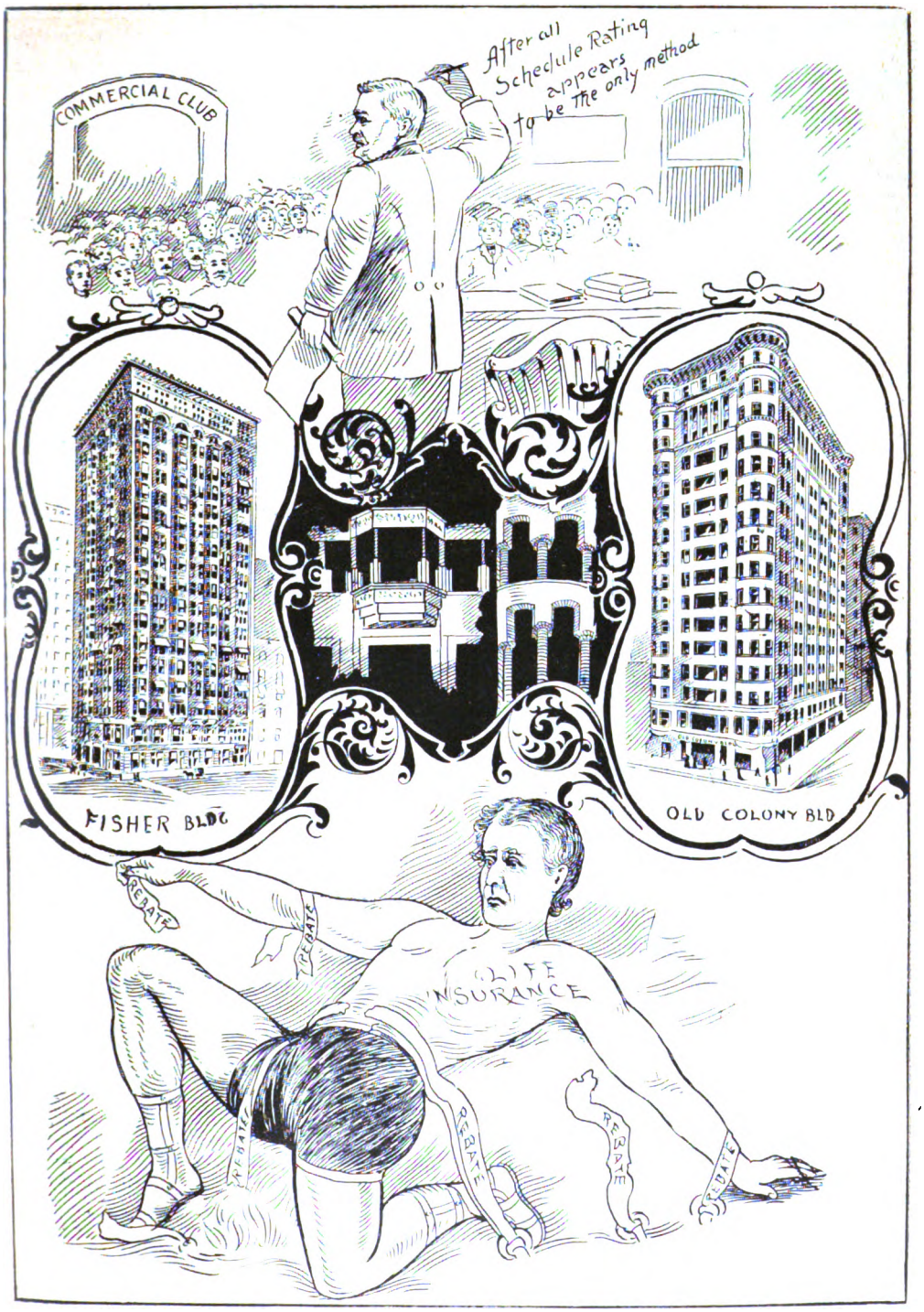

MERCHANTS BEGIN TO UNDERSTAND THAT SCHEDULE RATING BETTER COVERS THE CASE.—SOME CONSTRUCTION IN TALL BUILDINGS—LIFE INSURANCE AND REBATE.

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THE DIFFERENT WAYS IN WHICH IRON MAY BE PROTECTED IN TALL BUILDINGS.

THE steel frame buildings, of which we have so many in Chicago, are not all alike by a long ways. In some, much trouble and money are spent to so cover the steel work from where it is anchored in the foundation to the uppermost story that in case the columns are exposed to fire they shall not warp or buckle for the reason that the cement can neither fall off nor be penetrated by the heat. Being itself a bad conductor the cement protects the steel work and thus is secured, what should always be considered an absolute necessity, the ability of the building to stand under all and every condition.

We are sorry to say that in other steel frame structures this requisite is not always considered, or, if considered, is not always carefully guarded.

In the Old Colony Building in Chicago every point has been well guarded, and to-day perhaps this building stands as a model of good architecture in that it is secure from destruction from fire from the outside as well as within. We have been told that this building not only has a good reputation in Chicago but is known abroad in all countries as such a model. The Russian government, indeed, sent inspectors here to examine and report on the internal arrangement and more particularly the manner of protecting the iron or steel work.

We have presented our readers on another page a picture of this building and a cut of a cross-section of the steel with its covering.

We also present on the same page a picture of the Fisher Building on the directly opposite corner and how the steel frame, which is in fact the real strength of the structure, is covered with terra cotta. To us this building appears not too safe if ever it is exposed to a fire from the inside or outside. Of course the danger from a hot fire in the direction east from the building is by far the greater. We cannot tell exactly what may happen, and it is probable that it may never be seriously tested, but we are of the opinion that with a hot flame blowing upon the outside of this structure the terra cotta would quickly be crumbled and the steel frame exposed to hot fire would be in a condition easy to buckle and warp and perhaps the whole building be put in jeopardy. The arrangement of the terra cotta and the steel frame is shown in a cut near the picture of the building.

We do not wish needlessly to alarm those who are intending to locate in this building, but the illustrations show for themselves and our readers may perhaps draw their own conclusions fully as well as can we.

MEDICAL DIRECTOR MARSH ON CONSUMPTION STATISTICS.

DR. MARSH, the Medical Director of the Mutual Life of New York, has prepared an elaborate report or rather thesis on consumptives as risks for life companies. We have had the pleasure of knowing the doctor for a great many years—even before he took up life insurance work—and wish to pay tribute to his ability and industry. The whole matter as presented by Dr. Marsh is sufficiently interesting, but as we have not room for it all we give his conclusions:

"First—That the history of consumption in any member of the immediate family increases the probability of its appearance in an applicant.

"Second—That comsumption in a brother or sister is at least of equal importance as when it has occurred in a parent.

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"Third—That persons who are under the standard or average of weight are much more liable to consumption than those above this standard. That the peculiarity of constitution which is indicated by the inability to take and assimilate a proper amount of nutriment indicates a susceptibility to phthisis, or at least is a reasonable suspicion of such predisposition.

"Fourth—That persons who exhibit a robust and well developed body have little susceptibility to consumption.

"Fifth—That the personal condition of weight and robustness has far more value than the family history in diminishing the liability to consumption; therefore,

"Sixth—The evidence presented by a well developed body may outweigh the suspicion attached to unfavorable family record.

"Seventh—That these influences of family history and personal weight are of the same grade for every age, and their importance is not lessened by the fact that the individual has reached middle life."

THE PHŒNIX INSURANCE COMPANY OF HARTFORD.

This "time-tried and fire tested" company did not have as good a year as we would wish, but, all the same, it stands for first-class indemnity, and with its assets of $5,246,519.68 and with surplus as to policy-holders of $2,424,913 we imagine no one can possibly find fault with holding all the insurance they can possibly get in so good a company.

The statement made now is the 83rd semi-annual showing, and the forty-two years' record is one of which any company may well be proud.

Gen'l H. M. Magill, the general agent of the western department, located at Cincinnati, is one of the old war horses of the fire business and generally manages to get a profit out of the business.

A REMARKABLE STORY.

WE saw the other day a most wonderful story which we give our readers for what it is worth. We know of plenty of people who keep up their life insurance in order to pay some one large debt contracted generally by borrowing a lump sum of money, but the like of this story has never before reached us, Here it is:

A man who had been a "toucher" died at a south side hospital a few days ago. His acquaintances were shocked and pained to hear of his death, although more than one remarked that he would like to have what was due him from the deceased borrower.

The man had been well liked and his failure to pay what he owed was charitably ascribed to his carelessness in business matters, rather than any intent to defraud.

When he earned money it seemed to get away from him immediately, so that he was compelled to borrow right and left, usually in small sums, but with alarming frequency. His borrowing had extended over a period of years and none of these whom he owed had kept any account of the sums. They did not believe it within the range of possibilities that he would ever get together enough money to enable him to settle up. Therefore, when he died in the hospital it was considered that the books were balanced.

Imagine their surprise to learn that their impecunious friend had kept the most minute account of all his borrowings, had managed to keep up the payments on his life insurance policy, and, while on his death-bed, had given to his sister the most explicit directions for the payment of all his debts from his life insurance money, the balance to go to her.

She carried out the directions. One man who needed money received the

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welcome lump sum of $100. The others received more than they believed was due them. Then all the harsh things that ever were said of him were retracted.

It appeared that very often, and especially after his health became broken, he had borrowed in order to to keep his life insurance paid up.

We hope that this will lead many a man not to yield to the "toucher," for we verily believe that this is only one case—the exception—that proves the rule not to give money to "touchers," but to keep up his policy in whatever straits he may find himself, even if he has to borrow money with which to do it.

The Fidelity Mutual Life.

The record of the Fidelity Mutual Life Association for the past year is one which given satisfaction to the executive officers and should to the members.

The total income for the year amounted to $1,356,426.63, being an increase of seventeen per cent over the income of the previous year. The disbursements amounted to $1,066,066.89. The increase in amount paid for losses and payments made to members over the previous year was fifteen per cent while the increase in the expense of management was eight per cent only. The net or invested assets amount to $1,317,896.14 being an increase of twenty-eight per cent.

The assets are invested as follows:

Real Estate and Loans on Real Estate	$908,624.06
Loans secured by bonds, stocks, etc..	302,604.89
Bonds and Stocks owned by the Association	41,101.14
Cash in Banks, Trust Companies, and Office	65,566.05
The non-invested assets, consisting of interest due and accrued interest and market value of securities over cost amount to	44,457.76
Making the gross or total assets	$1,362,353.90
The ascertained liabilities, or reserve under non-forfeitable optional limited policies amount to	120,074.92
Leaving a net balance or surplus of..	$1,242,278.98

THE SPEECH OF INSURANCE COMMISSIONER FRICKE, OF WISCONSIN, AT THE ANNUAL BANQUET OF THE WISCONSIN LIFE ASSOCIATION.

THE insurance agent no longer need argue the necessity of insurance. The kind, plan and company are his stock in trade. Next to the schoolhouse, insurance is the chief prop of the State. It teaches frugality and economy and diminishes the number of poorhouses and homes for the friendless. It has made man a better citizen, for he who looks into the future and builds up for his loved ones the protecting wall that insurance offers is the best and most loyal of men, the chief dependence of State. The State, by wise enactment, should foster its growth and by its stringent supervision extract for its people its greatest benefit at most reasonable cost. The dependence placed upon the fulfillment of the contract makes it of the highest importance that the most stringent interpretation be placed upon the conditions contained in a policy and that the greatest care be exercised in the investigation and examination of the companies transacting business or seeking admission into the State. The requirement of financial ability to carry out every condition of the contract must be complied with. The commissioner can recognize only insurance that insures, and while assessment insurance is necessary and meets the needs of thousands of our citizens the asessment liability of the policy holder must be shown that he may recognize his obligations. This is too often neglected by assessment life companies; it is not so in the fraternal insurance orders. These are presented on their merits and have performed grand and benevolent service. I am the friend of every honestly conducted

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insurance company. Assessment insurance has had an especially warm place in my heart, because it has come to fill the want and needs of the poor man and permitted him to extend beyond the grave to his dear ones the blessings of his love, but whatever be the kind or character of insurance offered it must meet the requirements of the law. The commissioner has no quarrel with the law. When the law says: 'Thou shalt not rebate,' the law will be enforced to the best of my ability. But this will not cure the evil of rebating; that remains for the companies themselves. The business of insurance agents has become a profession requiring systematic training and study, yet only too often the company is ready to accept all comers. Rebating and vilification of competing agents and companies follows as a natural consequence. When the companies raise the standard of requirement, improve upon the method of compensation and adopt a uniform policy and rates, many of the evils now complained of will disappear. If I have, as commissioner, in a small measure gained your approval, it has been due solely to my love for insurance.

THE STAR ACCIDENT ASSOCIATION.

Westward the Star of Empire is said to take its way, but the Star Accident, of Chicago, one of the best known companies in this city, is not going west but rather east and some ways south. It will take up its habitation in its new building near the corner of Dearborn and Harrison streets just as soon as the building which is now enclosed can be made ready for occupancy. The new structure has a fine facade on Dearborn street and runs through to Custom House Place. It is not quite as tall as some buildings in town but all the same it is an imposing structure with all the modern improvements. May the Star Accident flourish in its new home.

ORGANIZING NEW FIRE COMPANIES.

AND there is one more thing which is "past finding out" and that is the actions of people who organize new fire companies. Once in a while the whole transaction is accomplished in a business way—the money is paid in, invested in the securities required by law, an examination is asked for and obtained and the company does its, business in a proper manner. But in many cases it is found impossible to get the money itself and so securities are taken instead to apply on account of stock. Then comes a great deal of trouble, as mortgages on property which, to say the least, is never undervalued, are often taken and the examiner in the use of careful supervision is not satisfied with the amount for which the property is pledged and seriously objects thereto. Then comes an adjustment, or rather an attempted adjustment, and then the embryo stockholder kicks and finally withdraws, leaving a hiatus that has to be filled. The law requires the real money to be paid in and then loaned, and it naturally cuts a great figure whether or not this is actually done. The trading process is full of flaws and no company should be organized in this way.

THE PRUDENTIAL LIFE INSURANCE CO.

The *Prudential Review* tells of the success of this wonderful company. It concludes its notice with these words.

"The story of the sixteen years following is a story of success crowding upon success, the only feature varying the monotony being the fact that each success outstripped its predecessor. Ever and always the motto of the company was, 'Keep Moving,' and ever and always, alike in the field and in the home office, the action was suited to the word. Just as the company kept moving from city to city and from state to state, so it kept moving its base of

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operations because of the ever-recurring and inexorable demand for more room, increased home office facilities. Before it had been two years in the birthplace basement it was obliged to secure quarters four or five times larger. From thence, in 1883, it moved into a four-story brick building, 50x100 feet, 'a palace,' as the local papers styled it, the fitting up of which cost $20,000. Nine years later the company took possession of its permanent home, built by itself at a cost of about $1,250,000. Even here it has had to 'keep moving.' Instead of finding ample space on the second floor of its vast building, as was expected when the plans were drawn, the company has been obliged to take possession of the third and fourth floors and a goodly part of the fifth—space equivalent to nearly five hundred ordinary-sized office rooms, or one-half the whole ten-story structure."

This reads almost like a fairy tale, but every word of it is trus, and the way the Prudential is reaching out in every direction in the language of the "Down easter" is "a caution."

THE Covenant Mutual Life, of St. Louis, is waking up. Ex-Governor D. R. Francis has been elected president and its board of directors talk of new business and plenty of it. Louis Cerf, a live and able man, has been appointed general manager.

J. T. MCAULEY, general agent of Illinois and Iowa for the Standard Accident of Detroit, has inaugurated a new departure in the two States. Heretofore he had had all local agents report direct to him. Now the two States will be divided into districts, and a general agent will be put in charge of the district and its local agents. Iowa is now being formed into districts, and the first agent to be appointed is W. K. Wisner of Cedar Rapids. The Standard is an excellent company and deserves the confidence of the public.

LAMENTATIONS OF A LUNATIC.—VI.

HERE, Jan. 1st, 1896.

BLACK AND WHITE:

All lunatics make up their minds wunce a year and just about this time to turn over a new leaf, and I don't know why I shouldn't do likewise. I remember when I was a boy—quite a little fellar—bein shown a picture book about a crazy man named Jedediah Oldbuck: perhaps you may have seen it. Every few pages, more particular arter he had been duin sumthin wicked, they put in a pictur of Jedediah in which it red at the bottom: Jedediah now concluded to turn over a new leaf and thar, sure enuf, was Oldbuck puttin on a clean shirt.

* * * To-day while I was sittin ruminatin on the past and the present I kind a thought that thar ought to be a good many clean shirts put on by the insurans peeple. As for the life fellars they hev ben goin through the motions of puttin on a clean shirt for lo! these many years. More lately they have histed up a big go-to-meetin under garment which it was labelled "Auntie-Rebate" and hev gone to the length of sayin that they never will put on that dirty, soiled old shirt in which they gave away from half to all the fust premiums eny more, and they war goin to have "Auntie Rebate" or nuthin for a dress shirt. This is awful good of 'em and I hope as how they'll stick to it.

* * * As fer the fire laddies who sell contracs to protec property and sich, a few new biled shirts wooden hurt 'em eny. It wud take an awful lot of clean linen to do 'em eny good out onto the Pacific Slope, and if they don't hurry up 'bout it I kind o' think that shirts wuden do; they wud need a new cuticle altogether. An then thars the Union, neerer to hum, thar is sum as thinks that even that is wabblen and needs all

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kinds of new garmints. Isen it too bad. In other kinds of bizness I suppose that thar may be phools and damphools, but to a fellar in here settin long side of fire in cold weather the fire insurans peeple don't size up eny better than the res when they ought to, right along. The reel trouble with 'em is that they are too overrechin—each wants all the pie for himself, and they don't work together. The Laten motto which reads *Non Solis Nobis*—not all for oursels but some for the other fellar is n. g. for them.

* * * One thing, enyway, if the new shirts are all put on we wunder how long befor they will need changin agin. Pears as if sum of 'em get durty frum the inside quite as quick as they do frum the out, and if they do, it goes fer to show that the inside of the platter ain't what it's cracked up to be, by a long shot. It works through and out.

* * * They had me almost scared to death the other day tellin me that Johnny Bull was goin to fight us and the very first thing, they sed, that he would do was to bring all them great big war ships over and bombard this asylum. My gracious what a scatterin thar would be if he did that. But someun sed as how that if Johnny tried to do that perhaps all the vessels were so loaded down with iron breswurks and bulwurks that thar might cum a big storm and sink the hull darnation lot of 'em; they sink so easy on parade. An then I felt better. I don't believe enyway we wud fight with the British—durn their souls. Wun thing, enyway, we ought to get along with 'em insuranswise. They have got a lot of good companies over here and a lot more cummin. Now don't speak all at once for a managership.

* * * An then thar is the German insurans war: Grover he took a shot at that, same's the ducks, and he allowed as how the dutchmen war kind of mean not allowin our life fellars, after they had built all sorts of buildins and put all kinds of money into dutch securities, to git a chance to get their hats back. But perhaps Putney Bigelow'll fix it up yet and they can swarm over thar agin.

* * * An wud you believe it I red only yisterday about a fellar named Wildey who had a paintin called "La Justice doo Sheriff" and he had it insured for ten thousan dollars just as if a sheriff cud do justice—the wan that did me up I never'll think cud——an then he took it up-stairs and had it insured on the ground floor an then, of course, it got damaged by fire and Wildey thought it was ruined and he wanted his ten thou, but he didn't get it and now he has called in the court and sheriff to see why. Did you ever see the beat?

* * * I'm looking for a lot of new people in here now as it's time to make statements and they're enuf to drive enywun mad, unless, as happens now an then, the feller who has to make the statement, forgets a lot of re-insurance fund and then it's easy enuf. Pears to me that secretary of the American of New York —what's his name—was a corker at that.

* * * Mileseander Dawson cums in regular now and jollies me up a bit—says I can't rite a little bit, and calates as how that he knows it all. Well perhaps he does, but I keep a thinkin he don't show it, an that's about the way it stands up to date.

* * * Mariar came in this mornin lookin as pleasant as a basket of chips. Praps she has got on a clean—I mean has turned over a new leaf—wudn't be a bad thing ef she had. She brought me sumthin to eat out of the regular an I feel better. Wishing you all sorts of New Years. S'long.

HENNERY JAIMES.

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THE DECEMBER MEETING OF THE LIFE UNDERWRITERS' ASSOCIATION OF CHICAGO.

THE day after Christmas was the time selected for the members of the Life Underwriters of Chicago to have their monthly meeting and a "holiday feast." The day was the best that could be hit upon, but necessarily the business which belongs to the outgoing year and the numerous engagements, social and otherwise, of the members interfered somewhat with the numbers present, but not a whit with the good time provided.

There was a goodly company present when dinner was announced and it was most handsomely served in the tower and adjoining rooms of the Union League Club. Those in attendance were as follows:

GUESTS.—*The Argus*—Fritz C. Oviatt; John Hunter Stearns, Albert McCalla, Mr. Fry, Mr. DeColier, Mr. McGregor, Geo. M. Gregg, W. H. Strong, Walter Dalzell, Chas. R. Deckerson, Everts Wrenn; Geo. Schleifforth, pianist; Mr. Hamilton, banjo; Mr. Hamilton, Jr., banjo.

MEMBERS.—*Ætna Life*—Fred B. Mason; *Berkshire Life*—Wm. D. Wyman, Franklin Wyman; *Connecticut Mutual Life*—John K. Stearns; *Massachusetts Mutual Life*—L. Brackett Bishop; *Mutual Benefit Life*—T. F. McAvoy; *Pacific Mutual Life*—D. M. Baker; *Provident Life and Trust*—James W. Janney, Maj. E. D. Redington; *Prudential Life*—Geo. F. Schilling; *Royal Union Life*—F. O. Anderson; *State Mutual Life*—Ben Williams, Geo. L. Wrenn; *Union Mutual Life*—H. S. Dale, Joseph Westenberger; *Union Central Life*—Chas. B. Soule, Dr. Marcus P. Hatfield; *Washington Life*—Dr. S. L. Fuller, A. H. Hawes.

THE PRESS.—*Inter Ocean*—W. H. Strong; *The Investigator*—Dr. J. S. Bloomingston.

The decorations of the rooms suggested Christmas and warmed the cockles of the hearts of everyone present.

The menu card was a Christmas one also, and had Santa Claus and all sorts of holiday fixings thereon and contained a good picture of F. C. Oviatt, an association member who met with the association for the last time, as he departed for New York the very next day to take editorial charge of the *Chronicle*.

To supplement the many good things to eat, a notable centerpiece to ornament the table and afterward to fill the inner man, was a thirty-pound "Royal Chenook" salmon, sent to the Chicago Life Underwriters by Mr. C. L. Fay, general agent of the Washington Life, Portland, Oregon, who but a year ago was an honored guest at one of the association dinners. For this handsome remembrance the secretary was directed to return to Mr. Fay the thanks of the association.

Secretary Mason, after the dinner had been disposed of, opened the programme with reading the minutes of the November meeting. They were characteristically interesting and had lots of good points, well made, in them.

Chairman W. D. Wyman, of the Executive committee then made his report recommending William Harris of the New York Life for active

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membership and Dr. W. L. Noble of the Union Mutual Life for associate membership. They were both elected unanimously.

Dr. Fuller reported the action of the committee to whom was entrusted the division of the thanksgiving offering. One hundred and four dollars were collected for this fund and this sum was divided between the Hull House and the People's Institute. The "Old Oaken Bucket" did duty as the first song, and its words were rung out with a gusto which showed that the meeting was in tune with the occasion. President Stearns then said:

"*Good Friends:*

"Curious is the story told in the *Flying Eagle*, a small gazette, of the action of England's Parliament December 24, 1652. Presented with a terrible remonstrance against Christmas Day, grounded upon divine Scriptures, in consequence of which Parliament spent some time in consultation about the abolition of Christmas Day, it passed orders to that effect, and resolved to sit on the following day, which was commonly called Christmas Day. For a long time back, however, no people have made more of Christmas than those of merrie England. As quaintly sings one of their old poets:

"'Lo, now is come our joyful'st feast!
Let every man be jolly,
Each roome with yue'l leaves is drest,
And every post with holly.
Now all our neighbor's chimneys smoke,
And Christmas blocks are burning;
Their ovens they with bak't meats choke.
And all their spits are turning.
Without the door let sorrow lie,
And if, for cold, it hap to die,
Wee'le bury 't in a Christmas pye
And evermore be merry.'

"Once more good, good, old Christmas has come and gone, but oh may forever linger the bright spell of good cheer, and the happy influence of the sweet song of blessing—'peace on earth good will toward men.'

"We meet to-night in tone with the festival season, when heartfelt associations are most awakened, when kindred hearts draw closer together, and so may ours in 'so hallowed and so gracious time.' We are glad to-night, to celebrate, for yesterday was born anew the ever welcome season of holidays—the festal days of the flying year, that will soon usher in the new born year Our brotherhood sings to-night:

"What voice is so sweet and what greeting so dear,
As that simple warm welcome that awaits for us here,
The love of our boyhood still breathes in its tone,
And our hearts throb the answer; 'he's one of our own.'

"'He's one of our own,' come home again so gracefully bearing his new honors—twice welcome we say—on this happy day, to our own, our own Ben Williams.

"And one brother here shall soon be gone but we trust not gone forever, like an unreturning river, so may Fritz who goes where swiftly flows the Hudson to the sea, find refreshing blows and all he knows, with all things yet to be, enriched, as givers.

"I voice this membership in biding God-speed to brother Oviatt,

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whose worthy life and whose good work on the insurance press remind us of these words of Lowell:

"'To write some earnest verse or line,
Which, seeking not the praise of art,
Shall make clear faith and manhood shine
In the untutored heart.

He who doth this in verse or prose,
May be forgotten in his day,
But surely shall be crowned at last with those
Who live and speak for aye.'"

Turning then to Mr. Oviatt Mr. Stearns said: "I have a pleasant duty to perform in the name of the association and that is to present you with a bound copy of the reports of the meetings of the Life Underwriters of Chicago. In doing so I wish to convey to you the feeling of most kindly consideration for the many kindnesses we have received at your hands. You have cheered us by your presence, by your speech, and by your reports of our assemblings and in parting from you we wish you to take with you the thought that we shall ever consider you one of our warmest friends." Mr. Oviatt, in accepting the book, spoke feelingly of the pleasure given him in all his relations to the association "which undoubtedly," he declared "is the most effective organization in the land."

J. S. Bloomington said in substance: "We are here to-night to welcome our genial friend Ben Williams, chairman of the Executive committee of the National association, and to bid adieu to Mr. Oviatt, who leaves us shortly to become the editor of the *Chronicle* of New York. Personally, I am sorry Mr. Oviatt leaves us. In the years he has been here he has had the respect of all of us, because he deserved it. We recognize in him the honest and fearless journalist as well as the upright man. Such men are too few in every community, and they can illy be spared. I am not going to praise or flatter him to his face, for the reason that he is a modest man and it might embarrass him. Therefore I spare him. But I must say that I am sorry he is going, for I have more than a passing interest in him. He is a member of the guild to which I have the honor to belong. He is a journalist, and more—an insurance journalist. I naturally have a larger warm spot for him in my anatomy. Men engaged in the same calling have a deeper fellow feeling than they have for the world at large. This is true even of insurance journalists."

After referring to the past and present of journalism as a profession he concluded: "I have the kindest feeling for Mr. Oviatt and wish him only the greatest measures of happiness and prosperity in his future life. Godspeed you in the new position to which you have been called."

Major Redington, vice-president, then read the following letter from John Knox Marshall:

"*Mr. John K. Stearns, President of the Life Underwriters of Chicago:*

"I thank you for the desire expressed—that you would like to have me say something at the next meeting of the underwriters, but I cannot be with you because a season of so much rejoicing constrains me to spend the Christmas days with my children.

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"It is not likely that my brethern in the association would care to have me sermonize, and yet there are happenings in all our lives that tend to make us thoughtful. A time comes in the life of a thoughtful man when he must acknowledge his helplessness, and once a man finds himself in a helpless condition there is an inherent something in him that cries out for succor.

"There is one central figure in human life. He has many titles but we will call him 'The Son of Man,' and this season commemorates His coming. In it there is holy memory and glorious hope. He asked a question that we may think it well to ponder over and reflect upon: 'When the Son of Man cometh shall he find faith?'

"In relation to him there is much of song, and I have been particularly struck with an article called the 'Songs of Life,' and I will quote only the headings of several paragraphs, closing with the summing up of the article, as it appears to be so beautiful. It says each epoch in history and each era in life has its own song.

"The song of childhood is the song of innocence and inexperience. Infancy knows neither temptations, sin nor sorrow. Simple merriment is its song. Again the song of youth is the song of love. Then we come to the song of manhood and womanhood, the song of labor, service and sorrow. Man's song is the song of labor, the labor of love. Drudgery is labor without love and has no song. But all labor that has love for its inspiration and love for its reward is songful. Woman's song is service. And then we have the closing—so beautiful that I hope every one will feel repaid for listening:

"'What a splendid symphony is life, to one who knows how to interpret it, with its four movements and its one theme! For that one theme is love and God; and love and God are one. First the dance music of childhood; then the love music of youth; then the labor and martial music of manhood, mingled with the sweet home music of womanhood, with strains of pathetic minor enriching both; and last of all the peace-song of old age, leading on to the yet unheard song of "blessing and honor and glory and power unto Him that sitteth upon the throne, and unto the Lamb forever."

"'The first is the song of the boys and girls playing in the streets of the city of the King; singing "He that is of a merry heart hath a continual feast." The second is the song of the lover: "As the lily among thorns, so is my love among the daughters." The third is the song of manhood and womanhood, the song of a love that "beareth all things, trusteth all things, hopeth all things, endureth all things." Last is the song of old age, the song of a "peace of God which passeth all understanding." And from first to last in all, and binding all together and making them one, is the one theme, love and God; for God is love, and life is love, and all the songs of life are songs of God and of his love."'

"The life underwriters' fraternity has been honored by a character who has passed through these stages of human life. Colonel Carpenter was a prophet; he saw far into the future and enjoyed a spiritual nature

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full of song and poetry. He had no cant in his nature and enjoyed my perfect confidence as a man who loved humanity and communed with his God. For twenty years I have had charge of an enterprise in Brookline, and it is with great pleasure I am able to make certain quotations from an address referring to it delivered by Col. Carpenter:

"'Certainly the appearance of the school on that Sunday afternoon told the story that faithful hearts are waiting for the help which comes from a knowledge of the Father's love and a Saviour's blessed precepts.

"'Visitors who return from abroad give us graphic descriptions of great cathedrals,—how St. Peter's inspired them with awe; how Cologne told of the devotion and sacrifice of twenty generations; of Norte Dame with its "dim religious light" streaming through rich hued windows; of the Sistine Chapel, richly decorated with the frescoes of Raphael. These cathedrals represent man's universal desire to build, in enduring form, houses for religious worship. So the church spires in our New England villages tell of the devotion of our people to the interests of religious truths. Society is kept purer and safer from the influence which flows from these churches, and those who rarely frequent them are willing to acknowledge this.

"'The Bethany Sunday School has outgrown its infancy and has become of public interest. It is like a pure fountain whence healthful waters flow, and our whole town is better for its work in our community. Its teachers are zealous workers, who impress the pupils by their personal life and character as well as by the truths they teach. Many of the pupils are those who have not the home advantages of our children, but whose needs must inspire the best instincts of humanity and appeal to a generous recognition of them. Let this enterprise be fostered and encouraged. It is worthy of the interest and support of all of our citizen. The seeds of truth planted in these receptive minds will grow into power and overcome the tares which come from outside and evil influences. We plant not only for time but for eternity, and who shall measure the results of our efforts? It is a sacred trust. Let us be faithful to it.

"'"Our's is the seed time. God alone
Beholds the end of what is sown,
Beyond our vision weak and dim
The harvest time is hid with Him."'

"As Col. Carpenter so eloquently has spoken, so may we all feel at this time. Wishing you all a Happy New Year,

"I am yours sincerely,

"JOHN KNOX MARSHALL."

Ben Williams, the chairman of the Executive committee of the National association then addressed the meeting as follows:

"*Mr. President and Gentlemen:*

"When, a few days prior to the November meeting or Thanksgiving festival, our worthy president informed me that you would expect to hear from me as your official representative on the National Executive Committee regarding the proceedings of the Sixth Annual Convention held at Philadelphia in October last, I fully expected to be with you and speak my piece.

"Fortunate it was for you that I was unable to attend the meeting, since the duty of reporting upon the matter referred to was assumed and most ably fulfilled by Messrs. Wyman and Mason, but more fortunate for

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me, since they reported in such detail and set forth the doings of the convention so clearly that it practically leaves me nothing to say.

"However, as one who has been more or less identified with the work of the National body for the past four years, I take pleasure in endorsing all they then said. The convention was certainly a most harmonious and enthusiastic one. Harmonious for the reason that the question of the respective rights and duties of the National convention and the Executive committee, which in the past has led to more or less bickering and subjected the organization to criticism, was adjusted to the satisfaction of all parties; and enthusiastic, for it was called upon to approve and pledge its co-operation to the agreement entered into by the companies for the suppression of rebating.

"The fact of this agreement having been executed by the companies on the suggestion of the Commissioner of Insurance of Massachusetts made it none the less acceptable to the convention, since it was the accomplishment of the act rather than the manner of its adoption for which the National association has so long and persistently striven.

"We can therefore afford to heartily thank the Hon. George S. Merrill for his interest and labor in the preparation and presentation of the agreement, as also the executive officers of the companies for their prompt adoption of same, without in any manner depriving our associations of due credit in the premises.

"For after all, gentlemen, this is *our* victory. The adoption of this agreement is but the consummation of our labors. The eradication of the rebate evil was the most important object which the originators of local associations had in view. To this end our most earnest efforts have been directed; for its accomplishment the greatest perseverance and labor have been required.

"The seed of anti-rebate agitation was first sown in the local associations. It was fostered by agitation among the local field workers. It spread thence to the executive officers until irresistible in its growth it compelled recognition as the unquestioned conviction of the life insurance world and found expression in the agreement adopted by the companies. So that while according full credit to the Honorable Commissioner for its crystallization into its present form; in its achievement we must recognize the all important influence of the local associations, working through the Executive committee and National association.

"But, gentlemen, this is not all that the local associations have accomplished. The young recruit in our ranks may believe that rebate was the only evil our associations have had to contend with, but the old guard recall many other evils that the life underwriters' associations were, in the early days, required to combat: unfair competition accompanied by abuse and vilification of competing agents and the companies they represented; the circulation of anonymous literature; the general publication of misleading ratios as to dividend payments, expense of business and the security afforded by the different companies, all have been met and vanquished.

"Foremost in its far-reaching effect, however, was the antagonistic

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spirit that obtained between the agents of competing companies, that taught the doctrine of all fair in war, that prompted trickery and chicanery, that cried out upon honesty and fair dealing, that forbade friendly feeling and prevented meeting upon common ground.

"What has been the influence of the local organizations upon this? I quote from the address of President Plummer to the National convention, so admirable in sentiment and fitting in expression:

" 'Within a few years we have witnessed the most remarkable fraternal relations between men who formerly had no time to give to the consideration of a competitor. As we contemplate the growth of life insurance, we behold, as commensurate with that growth, the life insurance agent, raised in dignity and importance through the principles enunciated by life underwriters' associations. In the presentation of the claims of his company we see him changed from the position of an ungenerous competitor to that of a man filled with a noble pride in his calling, dignified in his manner and action, and, above all else, faithful and true to the instincts and teachings of his own better nature; thus life insurance and the life insurance agent come together, the consummation of financial integrity, security and helpfulness on the one hand, and a faithful, honorable advocate and defender on the other.'

"So much as to the past. What as to the future? Shall we rest satisfied in the belief that what we have done is final and lasting? Is it necessary to suggest that only by care and constant watchfulness can anything of real value be preserved from the destructive influence of corruption and decay?

"If I may answer for you I would say: 'Let us go on with the good work. Let us carefully guard what we have achieved. And with all behind us perfectly secure, let us attack whatever remains of evil in our profession.' "

Mr. Williams' address was heartily applauded and America was then sung, accompanied by the piano.

The poet of the association, Charles B. Soule, then offered his echo of the convention in verse, which was as follows:

CHICAGO 900 MILES AWAY.

With apologies to Thos. Buchanan Reid.

"Oh what a jolly crowd were they
With Chicago 900 miles away!
For there was Janney and Dale and Chase
And the grand old fellow with Cleveland's face;
And Mason, Ferguson and Fuller
The scribe, the Dr. and the ruler—
And Kempshall, Wyman, Schilling and Stearns—
Great Scott, my pencil wildly yearns
To write what those fellows did each day—
With Chicago 900 miles away.

"It is said on good authority
That the biggest fish that plows the sea
Is called by Naturalists a whale
But *he* isn't in it with H. S. Dale.
He didn't go for any lark—
He jest went down to see New Yark,

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For I am told by a fellow who knows
That the trip changed him from head to toes,
For he started down quite lank and lean
But when he got there weighed 215;
And the 'Central' railroad in despair
Sent him a bill for an extra fare
—And alas! when he got it he shook with dismay
For Chicago was 900 miles away.

"And there was another fellow very
Popular, our Secretary,
Who suddenly grew so very stout
That he had to have his clothes let out;
And when he reached Philadelphiaye
And went to call on a maiden gay
(Whom he had known from childhood's day)
And saw her tripping a block away
He tried his best but it didn't go.
Blow and puff and puff and blow
As hard as he could, he couldn't gain
An inch, for the effort gave him pain,
And the stately walk of the maiden trim
Was entirely too much for him;
And the steam poor Fred blew out in space
Would make old Ætna hide her face.

"That Chicago boys know how to rush
'Tis often said, and with times are flush,
But alas, one fellow must confess
He hadn't even time to dress
By the sun, or the light that a hotel burns
Before he was routed out by Stearns
In the early dawn, by half past four
By a vigorous pounding on the door
With an invitation to come out
And hold a dialogue about
The Sun—the Moon—the Earth—the tide—
With—a little politics on the side,
Poor old Wyman, who can tell
How often he wanted to say 'O——' well!
His very soul was filled with dismay
With Chicago 900 miles away.

"But out of the East at break of day
From the city of Philadelphiaye
Back to Chicago the delegates came
Like Heralds swift on a cannon ball train
To tell us the victories of that day
When Chicago was 900 miles away.

"Higher still on billows of fire
Rose the breath of their keen desire
To start for home and Quakers did stare
When their shouts of laughter cut thro' the air;
For it didn't pay, to live a day
With Chicago 900 miles away.

"There is a road from Atlantic's shore
A good rough road called Baltimore.
And lo, that morn in the dawn's dim light
An engine black as the steeds of night
Started away on its eagle flight
And it seemed to know the terrible need
Of flying West with the utmost speed.
Hills rose and fell as it sped on its way
Bringing the boys of the L. U. A.
With—Chicago 500 miles away.

"With many a puff and many a blow
It plunged thro' the State of Ohio;
The hills and valleys behind it flew
And towns and cities plunging through

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It wildly screeched and quivered with ire
As it swept the earth like a steed of fire,
And all the boys felt jolly and gay—
With Chicago 300 miles away.

"Onward, onward, in rapid flight
It plunged thro' the mystery of the night
Until at last in the still daybreak
It stopped in the City on the Lake.
Hurrah for the boys! Hurrah for the steed!
Who brought them back to their friend in need.
And let it be sung forever and aye
Hurrah for Ben Williams who won the day
In the fight in Philadelphiaye—
With Chicago 900 miles away.

The time had then arrived for Mr. Oviatt's parting words, which he feelingly gave:

"*Mr. President and Members of the Chicago Life Underwriters' Association:*

"I scarcely know what to say in response to such a flattering introduction as I have just received. Such words coming from you, Mr. President, as not only the expression of your own kindly heart but as the expression also of a body of men with whom I deem it an honor to have been permitted to mingle in business and social intercourse I appreciate more fully than I can express. I may not express to you all the help and inspiration which my work has received from you. I may not tell how many suggestions, how many helpful thoughts I have received as my business has carried me to the various life insurance offices of this city. You would not recognize the times or the places if I were to recount them; suffice it to say therefore that you have enabled me to do my work far better than it could have been done without your help.

"I can hardly believe to-night as I look around this gathering of friends that it is scarce six years since I came here a stranger to you and almost a stranger to regular journalistic work. There was much for me to learn, but what I have learned has been and what there remains to be learned will be largely influenced by the years I have spent in this metropolis of the West.

"We are all students, alike striving to learn the lesson of how we can be most helpful to ourselves and at the same time be most helpful to our fellows. The truth uttered by the great apostle to the Gentiles that 'no man liveth unto himself alone' is more true of the life insurance business than any other I know of. You help yourselves and in helping yourselves, if you are true to the best ideals of life insurance, you are scattering benefactions in the pathway of your fellows.

"It is the recognition of this thought of being true to the highest ideals that forms the real enduring foundation of this association and all like associations. It is true in all attempts to reach the highest and truest plane of worth that we do not accomplish as much as we would like, though we often accomplish more than we think. So much work in life is seed sowing, and we do not always know when our particular sowing has produced a harvest.

"In looking back over these years and thinking of what has been

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sought for and what has been attained, I wish to bear testimony to the labors of my Chicago co-laborers in the field of insurance journalism. They have helped me, both by their thoughtful suggestions and by the inspiration which their work has given me, to do the best of which I was capable.

Mr. Oviatt next referred feelingly and in complimentary terms, at some length, to his co-laborers, the insurance journalists of Chicago, for all of whom he had a parting word, and then continued:

"I have noted these because of their great help in achieving such a measure of success as I have attained, and because we of the pen and the scissors are working to uplift and strengthen the institutions of which you, gentlemen, are the immediate exponents so far as the great mass of the people is concerned. The life insurance agent is much like the line which transfers the electricity from the dynamo to the motor. The company is the dynamo, generating practical beneficence; you are the line by which it is transmitted to the human motor through which its helpful work is done.

"The world knows just as much of life insurance as you carry to it and no more. The man looking for a policy or willing to protect his family knows little or nothing of the company that furnishes it, save as he sees it in the life and work of the men who solicit his application. It doesn't make much difference how grand and beneficent are the plans of the company unless those plans are properly presented to the people. If insurance stands high with the people it is because the agent has made it possible, and if the people regard this or that company or all the companies with suspicion it is mainly due to the agent's failure to rightly understand his calling.

"These are not new truths, they have been stated over and over again in various forms but they have not lost their significance or their application to the work which any and all life underwriters' associations are or ought to be engaged in.

"The message of the life underwriters' associations is or should be that of devotion on the part of the individual to that which is true and right and the co-operation of the separate individuals to the end that rightousness may be invincible. You can do much by being individually right, in fact that is the foundation stone, but having attained unto that end it is necessary that these individual stones be gathered together in one magnificent temple where the genius of life insurance shall delight to dwell. If you are true to the highest and noblest that is within you there shall radiate from this temple streams of light which shall gladden the hearts of all mankind.

"Going out from among you into a new field of labor, it shall ever be my aim to help on the building of this temple and though we may be separated hundreds of miles each of us can, in our different spheres, do something that shall benefit the cause we are all laboring for and make the world better for our having lived in it."

At the conclusion of Mr. Oviatt's address the association, by a rising vote, made him an honorary member, and then "Auld Lang Syne" was heartily sung by everybody.

Mr. W. D. Wyman was next introduced and spoke in part as follows:

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"Mr. President:

"I know that I voice the sentiment of our association when I state that we all appreciate the honor conferred on us by the selection of our esteemed friend and brother Ben Williams by the Executive committee of the National association as their chairman, and that we each as a man will do his part to aid him in the successful fulfillment of his duties. It is with much pride and pleasure that we do him honor this evening.

"It is with corresponding regret that we bid goodbye to our good friend and fellow member Mr. Oviatt. In words and deeds we have always found him ready to champion the right, that which is good in our profession, always willing to give to us his best effort in the promotion of the work of our association and to his helpful influence through the columns of his paper and otherwise, our association has been greatly benefitted.

"In his departure we experience a great loss and he goes with the best wishes of every one of us.

Mr. Janney, being called upon by President Stearns said, in part:

"Mr. President and Gentlemen:

"I have prepared no 'speech' for this evening, but it is with pleasure that I participate in this occasion of honor and welcome to Mr. Williams, our fellow member, our representative on the Executive committee of the National Association of Life Underwriters, and the worthy and honored chairman of that committee. We cordially hope that he may long be with us and of us.

"I much regret that we must say goodbye to Mr. Oviatt. I do not remember my first meeting with him (which must have been soon after he came to this city to reside), but in him I early recognized a Christian gentleman, and I have greatly enjoyed his friendship since.

"He has always prosecuted his work in journalism along high lines, never prostituting it to personal nor ignoble ends, endeavoring to adorn his calling, and to raise the standard of insurance methods and aims.

"We shall miss him from our midst, where by a manly, dignified, genial walk he has gotten for himself a host of friends. He is the kind of man that our great city much needs to keep, but her loss, and ours, will be the gain of the great eastern metropolis to which he goes.

"He carries with him our esteem and our good will, and we reverently wish him God-Speed."

Mr. Bishop being called upon replied in his usually witty way and at the close of his remarks read some of the late lamented Eugene Field's verses, entitled "Jest 'Fore Christmas."

The merry making closed with a most pleasant incident, as President Stearns announced that the meeting would close with a jig to the music of the banjoes and every member was enjoined to do his "turn" after taking from the walls the palms to make an offering thereof to the honored guests of the evening—Messrs. Williams and Oviatt. This was accordingly done with a will and these gentlemen were literally covered with the beautiful palms—seasonable tokens from the Southland.

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CRUMBS.

William S. Pond, has been appointed general agent of the Mutual Life of New York for western Washington, with headquarters at Seattle.

Elias Deemer, of Williamsport, Pa., is suing a number of companies to recover $63,500, being his loss on lumber burned at Glen Hazel, Elk county, Pa., April 5. The companies allege that the clear space clause was violated.

It is reported that Insurance Superintendent Hahn, of Ohio, will soon be superseded by W. S. Matthews, formerly secretary of the Republican State Executive committee of Ohio, receiving the appointment at the hands of Gov. Bushnell.

The Wisconsin Mutual Live Stock Insurance Company on the 9th inst. appealed from the ruling of the circuit court and obtained an order restraining the insurance commissioner from revoking its license pending the determination of the appeal.

The Svea of Sweden has appointed as its United States trustees John P. Townsend, president of the Bowery Savings Bank; Robert B. Woodward, formerly of Platt & Woodward, and Charles S. Fairchild, president of the New York Security and Trust Company, all of the city of New York. The company will deposit $200,000 in Connecticut and write lines in such large cities as Boston, Philadelphia, Chicago, St. Paul, Minneapolis and St. Louis.

The question of a special tax for the benefit of the fire department in Chicago has been much discussed among insurance men, therefore the introduction of the ordinance is not at all a surprise to them. As a matter of fact, underwriters have become so inured to legislation of this character that nowadays but little attention is paid to it. In the end the people must pay for the tax, and every burden fastened upon the insurance companies in any district or State means so much additional premium for those who purchase insurance policies.

Insurance Commissioner William A. Fricke, of Wisconsin, on the 13th inst. entered an order which is of great importance to insurance men. It forfeits for one year the agent's license of B. A. Weatherby of New London for rebating on insurance premiums as agent of the Union Central Life Insurance Company to gain business. This is prohibited under a law passed by the Wisconsin legislature in 1891, which has hitherto been allowed to remain a dead letter. This action of Mr. Fricke is the first step in a war which he intends to wage against rebating, and all agents discovered doing this kind of a business will be severely punished.

This is the first anniversary of the inauguration of the Wisconsin State officers. Insurance Commissioner W. A. Fricke is the only State officer who issues an annual report, and that volume, which is now being completed, will show that the scope of usefulness of the insurance department has broadened during the year just closed. The total receipts of the department during the year from fees and taxes were $158,000, which is $8,000 more than in 1894. Whew, what a shame!

A new ruling has been made by State Insurance Commissioner Lambert in reference to mutual fire insurance companies that issue cash policies or paid-up policies. Some of these companies do not hold a reserve fund according to the reports made to the department, but hereafter, under the new rule, they will be compelled to do as other companies and hold a reserve fund of 50 per cent. It was found in the report of one mutual fire insurance company that it had received $6,000 in cash for paid-up policies, and yet at the end of the year it had but $226 cash on hand and there had been no loss on the policies. If there had been a loss on these policies there would not have been money on hand to pay the loss unless an assessment were made on the holders of strictly mutual policies; either that or the company would have defaulted.

The fifth annual banquet of the Milwaukee life insurance agents was held at the Hotel Pfister on the evening of the 13th inst. One hundred covers were laid and the guests had a very enjoyable time. Governor Upham and Mayor John C. Koch were among those present. A telegram from John K. Stearns, president of the Chicago Life Underwriters' Association, was read, in which he explained his absence by stating that he was prevented by illness from being present. The Chicago delegation, however, had brought a substitute in L. A. Spicer, an ex-secretary of their organization, who made an impromptu address, which was well received. President Norris presided and gave a sketch of the five years of the existence of the organization. Gov. Upham made a happy address, and Mayor Koch spoke a few words of welcome. W. P. McLaren, second vice-president of the Northwestern Mutual Life of Milwaukee, spoke in place of Willard Merrill, who was kept away by sickness. Other speakers were Attorney E. H. Bottom of Milwaukee, A. W. Kimball of Chicago, Insurance Commissioner Fricke, and Thomas H. Bowles of Milwaukee. A straw vote was taken for president. McKinley received 44, Reed 8, and the balance of the votes were distributed, mainly in a compliment of various members of the association who were present.

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The North British and Mercantile Fire has taken the business of the Ohio Insurance Company of Dayton, which retires after thirty-two years experience.

A wholesale whisky firm in Indianapolis made a claim for damage by smoke on whisky in barrels. It was not allowed, as it seemed impossible that whisky should be damaged by smoke when the barrels were air tight.

The building and lot at the northwest corner of Cedar and Williams streets, New York, have been purchased for $350,000 by the Queen Insurance Company, and an edifice of eighteen stories will go up after the present tenants vacate on May 1.

Attorney-General Remley of Iowa, has submitted an opinion to the Auditor of State in regard to the cancellation of mutual fire policies which will change their methods considerably. The companies have been cancelling policies under Chapter 210, laws of 1880, by charging the insured the customary short rates for the full term for which the policy was written, together with the expense of taking the risk. The Attorney-General says it was not contemplated that the mutual should come under the requirements of Chapter 210. He insists they cannot make the charges provided for in that chapter when a policy is cancelled and says the expenses of a company must be computed and charged pro rata to the insured. This is the only charge that can be made and the old custom of paying by the short rate card will have to be abolished.

The case of John McGuire against the Hartford Fire Insurance Company was placed on trial in the Trial Term of the Supreme Court, in Rochester, N. Y., on the 10th inst. The plaintiff sued to recover on a policy of $1,270 on farm produce and tools which were destroyed by fire, October 7, 1894.

The company claimed that the policy was void because there was a chattel mortgage on the property and because no proof of loss had been made by the plaintiff.

Justice Werner ruled that so long as the agent knew of the existence of the chattel mortgage, which fact appeared from the evidence, the policy was not void. Justice Werner also held that an informal statement of the articles destroyed made by the insured to the agent within sixty days after the fire, with no notice from the company that such notice was not satisfactory, was a sufficient proof of loss.

Justice Werner then directed a verdict in favor of the plaintiff for the full amount of the policy and interest, which amounted to $1,364.75.

John M. Pattison, president of the Union Central Life, of Cincinnati, had a narrow escape from death recently by the falling of a large portion of his office ceiling on a chair he had just vacated.

A very important agency change was announced on the street on the 11th inst. Thomas S. Cunningham retires from the local fire insurance business, in which he has been engaged for a number of years, and is succeeded by his son, Secor Cunningham. This succession will eliminate the firm of Thomas S. Cunningham & Co. from La Salle street, where it has been a factor for many years. Secor Cunningham has been appointed Cook County manager for the American Fire, of Philadelphia, and the Farmers' Fire, of York, Pa., the position held by his father. He will combine his own business with that of his father's. Secor Cunningham has the first agency of the Reliance, of Philadelphia, and the second agency of several companies. He will continue the business at No. 196 La Salle street. C. R. Stauffer, who has been connected with T. S. Cunningham for many years, will remain with Secor Cunningham.

Judge Dallas, in the United States Circuit Court of Appeals, in Philadelphia, on the 13th inst., affirmed the decision of the Circuit Court of the Western District of Pennsylvania in favor of the defendant, in the suit of T. Bissell Everson against the Equitable Life Assurance Company. Everson had filed a bill in equity against the Equitable Life Assurance Company for an accounting of a tontine fund, upon which he held a policy of insurance. He had paid his ten annual premiums on his policy, and under its terms elected to discontinue his insurance and withdraw in cash the accumulated reserve of his policy and his share of the accumulated surplus in the hands of the society during the tontine term of the class in which his policy was entered.

The company offered Everson $2,051.80 as the value of his policy. This he refused to take, and filed a bond in equity to compel the discovery and accounting as to the amount of the tontine fund accumulated, the number of survivors entitled thereto, and the several contributions made by each, and his own proportionate share thereof. He asked that such share as thereby ascertained be paid to him.

The society demurred to the bill upon the ground that Everson had a complete remedy at law by suit, and that a court of eqnity could not be called in to compel such action as was demanded, and whatever was due under Everson's policy could not be collected by suit at law. The court below sustained the demurrer and dismissed the bill of complaint.

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The Rochester German has reinsured its Nebraska business in the Merchants' Insurance Company of Newark. It retired from the State with the close of 1895.

The committee on internal trade and improvements of the New York chamber of commerce has presented a report on the subject of the height of buildings in that city, and favor the passage of laws by the legislature to limit the height of buildings in proportion to the width of the street; and also that all buildings over eighty feet high shall not occupy more than eighty per cent of the ground they stand upon, a restriction similar to one now applied to tenements. That such buildings shall be provided with at least two fireproof staircases, and that all shafts for stairs and elevators be encased in brick walls and be lighted from above. The report concluded with the following: In Berlin the height of buildings is limited to the width of the street; in Paris to about fifty per cent over such width; in Chicago to 130 feet, and in Boston to two and a half times the width of the street. If no restrictions should be enforced there is danger that high buildings will gradually supplant lower ones in parts of the city where offices are in request, until sunshine will be shut out from the streets. An intense and uncontrollable fire may crumble such building, as similar structures were destroyed in Boston and Chicago, consume the contents, and increase the danger to life from falling walls.

The advent of January 1 makes an epochal point in the yearly progress of events in Commissioner of Wires Murphy's department. Since his appointment in the summer of 1894, under the act passed by the Legislature of that year, creating this department, and designating the district in the city proper, from the harbor front and Fort Point channel to Dover and Berkeley streets (in which the overhead electric wires, excepting the West End trolleys, must be put under ground within four years), one half of the time allowed for the work has elapsed. Two sections of the district have been completed, and the celerity with which Commissioner Murphy has carried out the provisions of the act has elicited many gratifying compliments from the business men of Boston, and especially from the insurance people. The commissioner has not had a "bed of roses" to walk over, as he found many conflicting interests to be considered and a great deal of friction to be overcome. Numerous conferences have been held with the officials of the various companies using electric wires and the perfecting innumerable details, to the end that the work should be carried on harmoniously and in sequence.

There was but little time afforded in 1894 in which to accomplish the proportion belonging to that year, as the wire department had to be organized and the machinery set in motion. However, the statutory minimum section—one sixth—that could be covered in a single year was completed and 2,695,800 feet of overhead wire was buried. The total amount of cable placed under ground by the West End railroad was 101,073 feet.—*Boston Herald.*

This is the text of the retalitory bill which has been introduced in the New York Legislature.

"Whenever it shall appear to the superintendent of insurance that permission to transact business with any foreign country is refused to a company organized under the laws of this State after a certificate of solvency and good management has been issued to it by the said superintendent, and after such company has complied with any reasonable laws of such foreign country requiring deposits of money or securities with the government of such country, then and in every such case the superintendent shall forthwith cancel the authority of every company organized under the laws of such foreign government licensed to do business in this State and shall refuse a certificate of authority to do business in this State until such certificate has been duly recognized by the government of that country."

To holders of fire insurance policies, who have not read their policies thoroughly, the decision of the General Term in the case of Catherine A. D. Huber against the Manchester Fire Insurance Company, will be interesting. It is in effect, that for loss to property left unoccupied for a period of more than ten days, without permission of the insuring company, the company is not liable. In the Manchester, and in other insurance companies' policies there is a clause to that effect.

Mrs. Huber's claim against the Manchester company was tried in Syracuse, N. Y., at Circuit Court held by Justice McLennan. Mrs. Huber sued to recover the amount of her policy on account of a fire which destroyed her furniture. The defense was a most vigorous one and alleged arson, also that the company was not liable because of non-occupancy of the premises by the plaintiff. Mrs. Huber got a verdict, which the General Term reverses in an opinion by Justice Merwin. The charge of arson is ignored by Justice Merwin, the stress of his decision being upon the other point of non-occupancy. According to this decision, it will be well for those who leave their homes in the summer time to first get permission of the insurance company in which they are insured.

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The Winthrop Mutual Fire, of Massachusetts, has reinsured in the Scottish Union. It lived a little less than 14 months and had in force premiums amounting to $15,000.

Taking effect January 1, the Mountain Department of the Niagara Insurance Company was transferred to the western department in Chicago under the management of I. S. Blackwelder.

The Mutual Life has written a policy of $500,000 on the life of Col. John S. Carr, of North Carolina. This is the largest amount ever written by an American company.

On the 10th inst., at St. Louis, Judge Russell overruled the motion to dissolve the temporary injunction in the case of the Business Men's League *vs.* James R. Waddill, Insurance Commissioner of Missouri, and made the injunction perpetual. This is considered by many to be a death blow to the new fire insurance policy in Missouri.

This decision is of immense importance, as the interests of every property-owner in the State are involved. It was an action by the Business Men's League of St. Louis and a number of prominent firms to restrain the Insurance Commissioner from approving and promulgating this exclusive form of policy.

On March 18, 1895, the Legislature passed an act providing that insurance companies doing business in this State should, on or before January 1, 1896, agree upon a uniform policy, and that after that date no policy should be issued by any company which did not embrace that form. It also provided that no company should take a risk on any property at a greater ratio than three-fourths of its value.

Judge Russell, in his opinion, holds that the act clearly does delegate such powers as have been claimed, in reality it leaves with the commissioner the ultimate power to prescribe the form of policy, since the right to approve necessarily involves the right to reject. Thus an appointee, named only by his title, is clothed with power to prescribe the conditions and restrictions of one of the most important contracts the citizen is called upon to make and is nowhere required to report his work to the body appointing him. He is not even required to file this form of policy in his office for public inspection. This leaves the public completely in the dark as to this important change in the laws of the State. Therefore it seems imperative upon the court to hold the act unconstitutional and void. This view has been held by the Supreme Courts of both Pennsylvania and Minnesota in passing upon similar laws.

Attorney-General Maynard, of Michigan, on the 10th inst., gave an opinion to Insurance Commissioner Giddings of widespread interest to life insurance companies, in answer to the questions:

First. "Under act No. 187 of the laws of 1887, as amended, can a co-operative or assessment life insurance company, organized in another State, legally do business in this State, who contract in their certificate or policy to pay to the insured an endowment or dividend during his own lifetime, or can they be authorized by this department to issue in this State limited payment life policies, or agree to give cash surrenders, paid-up insurance, or accident insurance policies?"

Second. "Can an association be legally organized, under the laws of this State, to do an accident business that, in their certificate or policy, agree or contract to pay to the insured's beneficiary, in case of death by accident, a sum less than $1,000?"

Third. "Is the commissioner of insurance permitted, by the above-entitled act, to admit a co-operative accident and sick benefit company of another State to do business in this State, who, by the terms of their policy, pay, in case of the death of an insured, by accident, a sum less than $1,000 to his beneficiary?"

To the first and second question the attorney general answers "no," but to the third question "yes." He says in reply to the second question that the act provides that a corporation shall not commence business unless it shall have procured bona fide agreements for insurance thereon from at least two hundred eligible persons to an amount of not less than one thousand dollars each, and shall have received at least one assessment thereon in cash from each of such persons, according to the plan set forth in its articles of association, which amount so received in cash shall aggregate at least one thousand dollars. This act provides for co-operative and mutual companies. The first two hundred members of the company must take out policies of not less than one thousand dollars each. He says he finds nothing in the act, and can think of no reason why the man who next joins the association, being the two hundred and first person, should have different or greater privileges than the first two hundred.

Relative to the third question, the attorney general says that although the act as now worded operates against local companies, there is nothing for the commissioner to do but issue a certificate when he has become satisfied they are thoroughly reliable and responsible and able to carry out their contracts and agreements. He suggests that the next legislature can supply the remedy for this defect in the act.

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BLACK AND WHITE.

DEVOTED TO THE INTEREST OF THE INSURER.

J. H. KELLOGG, EDITOR.

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TALKS WITH FIRE INSURERS.

Company Managers and Expert Fire Agents Need Not Read These.

A meeting of the Indianapolis Insurance Association was held on the 5th inst. for the purpose of taking some action looking to an investigation of the needs of the Indianapolis fire department. The meeting was well attended and it was the sense of those in attendance that a vast improvement could be made in the department; not as far as the members of the department are concerned, but in regard to equipment. Members of the association who have lived in Indianapolis for years say the department is no further advanced now than it was fifteen or twenty years ago, and it is time more modern appliances were secured. It was also stated that the insurance companies were considering the advisability of raising the rates in this city, and unless some immediate action is taken toward bettering the department this would probably be the outcome. The water company also received some attention from the insurance men, and while it is not known positively that the company was at fault during the S. Meridian street fire, the matter will be looked into.

What is true of Indianapolis obtains in other cities as well. Property owners are really more interested in making the fire department in the different cities what they should be than are insurance agents, because the companies have their remedy in their own hands, and while they do not care to use it; still the rates may be raised until they are commensurate with the hazard.

* * *

It has been shown that the fire companies did not make any considerable amount of money in the insurance business proper last year in the aggregate. In many cases the interest earned by securities, which are liable to be burned up in a conflagration, has helped the companies to pay dividends to their stockholders, but the fire business in this country is a great ways from being what it ought to be. It ought to pay good dividends to those who put up their money to indemnify merchants and others from pecuniary loss, and it has not for many a year. The reason has been that there are altogether too many fires, and when these fires occur there is altogether too much value consumed. The time when all buildings shall be constructed to resist the flames most effectually, appears to be as far off as ever, and until this time comes rates must be high, the amount of annual sacrifice to the fire fiend be abnormally large and the dear public's complaint

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about the grasping audacity of the companies which protect them must be as loud as ever.

Nothing can be truer than the fact that rates are too high, but it must be clearly understood that they are not made so by the managers of fire companies but by the fact that fire destroys yearly so much property which the companies pay for and which forces them, by reason of paying claims and bearing the necessary expense of the business, to charge something near a commensurate rate. When the proper building laws go into operation and proper care is taken with all kinds of risks, then, and not till then, will rates be less.

* * *

Cold ashes are responsible for as many accidental fires as unloaded guns or pistols are for accidental deaths, which accidents can only be remedied by keeping away from the small end of an empty gun and keeping cold ashes away from wood. Agents will do well to cancel the insurance on any property exposed by a wooden receptacle for ashes.—*Fireman's Fund Record.*

Yes: a gun is a dangerous thing, even without lock, stock or barrel, as the tramp said when he ran from the ramrod; and a wooden receptacle for ashes is a little bit worse than no receptacle at all, more especially if the receptacle is somewhere in the building in an out of the way corner.

* * *

The advice of all good fire underwriters to solicitors and agents for them to make plain to insurants all the clauses of policies is most excellent. The companies have nothing to conceal, but much prefer that their contracts shall be clearly and definitely understood. The necessity for the three quarters, iron safe, inventory and all other clauses should be explained to every policy-holder, even if they have to be held while the explanation is delivered to them. The co-insurance clause (when used, and we think it ought to be used in all mercantile risks) should certainly be elaborated and the property-owner made to understand the reason therefor once for all. And so with all expedients used, not as is sometimes falsely understood by the public as simply gouges to get money from them, but entirely to protect the honest claimant and to reduce the rate if such a thing is possible.

* * *

The 7,000 or more fire insurance agents of Minnesota seem to be confused in regard to the application of the new insurance law relative to the attachment of lightning clauses to the new standard form of fire insurance policy. In order to enlighten them on the subject Deputy State Insurance Commissioner Lightbourne has prepared the following copy of the new clause as it may be used. It differs from the old clause which made it obligatory for the companies to pay the full amount of the damage, except in case of total loss, even should another company have only a fire insurance policy on the same property.

"This policy shall cover any direct loss or damage caused by lightning (meaning thereby the commonly accepted use of the term lightning, and in no case to include loss or damage by cyclone, tornado or wind storm), nor exceeding the sum insured or the interest of the insured in the property, and subject in all other respects to the terms and conditions of this policy. Provided, however, if there shall be any other insurance on said property against lightning this company shall be liable only pro rata with such other insurance against lightning for any direct loss by lightning."

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Talks with Life Insurers.

You all know what the burden of proof means. Did you ever think such burden will be on you when you have to give an account of why you did not insure your life for your family? Shift this burden as quickly as possible by taking out a policy in some good company.

* * *

A foolish woman she who condemns life insurance and hysterically cries that she does not want to live if her husband is taken away. There are many such who to-day are living confortably on money paid by life companies at the death of their husbands and who are surrounded by children educated and made competent to earn a living by the same means.

* * *

Getting wrong on the market is one of the things which people who trade in wheat know all about, and to be long when the drop comes and not be able to cover until it has gone against you four or five cents, isn't half so bad as to find out some day that you are not insurable and you will have to leave your good wife and children, should you die, without enough to keep the wolf from the door.

* * *

Beware of twisters; they are the bane of the business; they unsettle you in your convictions, and if you are so easily persauded to drop one contract to take up another depend upon it your meanness will be apt to lead you to give up your life insurance altogether, when you know away down in you heart that this should never be done. Go over the matter of life insurance carefully when you have made up your mind to take a contract, and, by the way, this should be while you are yet young and in good health; and when you have settled the matter to your satisfaction, take out the kind of insurance you decide is the best for you and never swerve from the course laid out. If the time comes when you may increase your policies—and it ought to come as quickly as your prosperity—do the same thing as before and continue your payments to the end. Never listen to the twister, twist he ever so cunningly. Tell him that you have made up your mind and are not made of such fickle stuff as to change your mind every time the wind changes and, our word for it, you will be ever so much better off both in money and in self respect.

* * *

There is no kind of excuse for the man who can, and won't, insure his life. We talked with one the other day. He did not need to do so, he claimed, because his wife would have money. Yes, we volunteered, she may have it some time, but if anything should happen in the meantime was it fair to her to have to struggle along until it came? The old adage that it was a long wait for dead men's legacies made him wince a little, but his natural meanness came to his relief and he fell back on that old miserable subterfuge, "I had to get along without for many a day and she would worry through somehow." Can anything be more contemptible? We think not. Don't you, my reader, offer so mean an excuse.

* * *

Score another—A man living in Chicago told us only a day or two ago that he was beating the life insurance companies by depositing each year in one of our best savings banks the premium he would have to pay for a policy. Upon calling him down he finally admitted

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that since commencing to do this he had missed two years, and after he had made the deposit another year that he had wanted it and had taken that year's premium out. He looked cheap enough when he came to admit it, but it is doubtful if any thing could be done to make him more rational and dutiful. "Some pork will bile that way," but, my reader, don't let yours or it will be good for nothing.

***

The insurance conspiracy trials at Trenton, N. C., have all ended and Judge Graham pronounced sentences on the men. Hassell, the leader of the conspiracy, was sent to the penetentiary for seven years. William Fisher, colored, gets five years. Dr. D. T. Delemar, Seldon Delemar, J. C. Delemar and Levi T. Noe were sentenced to serve two years each in Craven county jail. All of the defendants appealed and gave bond. They say they will carry the case to the United States supreme court if necessary.

We imagine any appeals will not relieve these people from their just punishment, for a more dastardly case was never unearthed.

***

Can any thing be more absurd than for men, who have families dependent upon them, to go without some insurance upon their lives? No matter what conditions may obtain in reference to their finances—whether they be poor, rich or only in fair circumstances—the proposition is the same. To trust wife and children to the uncertainty which always belongs to all riches is bad enough and can never be excused, but when it comes to simply taking all kinds of chances with no property upon which to bank, it would appear as if such men had no right ever to take upon themselves the responsibility of a family. It is you who should heed this and, if you are not insured, listen attentively to the first life insurance solicitor who approaches you and heed his solicitation, sign an application for as much life insurance as you can carry and breathe more freely and better with that duty done. What though it cost you something; you can never spend your money to better advantage nor more in accordance with the dictates of good reason and sound sense.

***

A matter of great importance to physicians in Michigan has been decided in the Circuit Court at Battle Creek, in that State. The question came up over the application of a life insurance company which had issued a policy of $20,000 on the life of a citizen of Detroit. The company learned after its issue that the applicant had misrepresented his physical condition and began suit to annul the policy. They ascertained that he had been treated at Battle Creek for a particular disease, which, if it was true that he was afflicted with, would prevent his obtaining life insurance in any company. The physician who treated him was subpœnaed, but refused to testify or answer any questions on the ground that a physician's relations to his patients are sacred and that he could not be compelled to testify. The attorney held that this was true so far as related to personal matters, but that under the new State law, physicians could be compelled to testify in regard to any questions relating to public matters, or that in any way affected other persons, and that if they refused they could be punished for contempt of court just the same as any other witness. Judge Smith ruled that the physician must give his testimony and issued an order accordingly.

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Talks with Accident Insurers.

Edward Barnes, who was hurt by a falling tree some days ago, at Lagrange, Ind., died of his injuries on the 3d inst. One day before his accident Barnes had his life insured for $5,000.

* * *

Every one should carry some insurance against accidents. It is not expensive, and if you are not hurt you should rejoice, while if you are you will not have to bear the loss of time from your trade or business.

* * *

The trolleys have just about captured the streets of Chicago, and if a man could get along in time past without accident insurance it will not do to carry the risk yourself now. Between the grip cars and the trolleys it is about as much as your life is worth to get about town.

* * *

Do you ever go to a theatre? Did you ever stop to think that in case of a cry of fire in a full house that you are in danger of being killed or your arms or legs broken? Look around next time you go and then we think that you will be certain to carry some accident insurance.

* * *

One good thing has been accomplished by the Common Council of Chicago. They have ordered the grip and trolley cars to stop on the near side of the street. BLACK AND WHITE was instrumental in bringing about this change, but "there were others," but whoever effected it, it is a grand good thing, since it will undoubtedly do away with many an accident which would happen under the other condition, viz: that of stopping on the farther side of streets.

The Prince of Wales met with an accident a short time since while shooting over the preserves of Sir Edward Lawson. The injury to the Prince was nothing more than a little powder blown into his eyes and face, but he cut short his visit and returned to London. This is the second time in his life that the prince of Wales has met with a mishap while shooting, the other occasion being when the lower part of his back and his royal legs were badly peppered by a careless shot of Count Herbert Bismarck, at that time chargé d'affaires for the German empire and who was staying on a visit at Sandringham.

* * *

"Let me write you an accident insurance policy," said an agent to a well known Chicago man.

"I don't think I need one," was the latter's reply.

"Your wife would find the weekly benefits acceptable in case you were run over by an electric car or injured in some other way."

"I am not married."

"In that case the benefits would supply the loss of salary while you were laid up."

"I am a member of the firm and would lose nothing in that way."

"But," persisted the agent, "you would find the money useful to pay the doctor's bills."

"My brother is one of the best physicians in the city."

"Well, you do appear to be well fixed, but have you thought that the injury might prove fatal and the amount insured might be needed in settling your estate. A man surely does not wish to have lived without leaving as large an estate as is possible."

"No, I had not thought so far: I will sign an application.

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A one-inch remnant of tallow candle was all that stood between a feeble flame and the burning of the Marathon flats in this city on the night of the 12th inst. The janitor's keen sense of smell was all that saved probably a dozen lives. Some one planned to set fire to the building and came very near doing it. Everybody in those flats should have been protected by an accident policy.

* * *

An insurance man in Bowling Green, Kentucky, by name J. D. Rickman, met with a very peculiar death only the other day. Mr. Rickman had but just finished his breakfast at the Gerard House and started down stairs when his heel caught in the rods on the stairs and he was thrown forward and fell down the whole flight. When assistance reached him blood was running from his ears and nose and he never regained consciousness after the fall and died within less than an hour. He carried an accident policy for $5,000.

* * *

Without a signal of warning an express train of the Chicago, Milwaukee and St. Paul Road cut through a funeral procession at the Paulina street crossing on the 5th inst. Five persons were buried under the ruins of a mourning carriage, and two women were so badly injured that they may die. The occupants of two other carriages narrowly escaped the same fate, the horses being pulled up within a few feet of the outbound tracks. Part of the funeral procession went on, the mourners being unconscious of the fact that some of their number had been nearly killed.

Whether the flagman or the engineer of the passenger train was to blame cannot be learned. The flagman declares he flagged the train, but the witnesses of the accident tell another story. The engineer went on with his train, but the police say he was at fault in not slowing up in response to the flagman's signal.

This is only one form of peril which is run every day in large cities and nothing but accident insurance can stand between a severe loss to self or family and the individual who has to take these chances.

* * *

A new source of danger in Chicago has been found in the fact that the trolley cars are so heavy that there is great danger of their going through some of the light bridges over which they must go. It is a fine commentary on this whole subject to know that now that the city has given these companies permission to run trolley cars without let or hindrance and without any recompense, the city must build bridges at heavy expense which will be able to carry these new trolley cars safely across them.

* * *

Three hundred dwellers of the Renfost apartment building, at Cottage Grove avenue and Fifty-second street, were panicstricken just at dark the other day by an explosion of illuminating gas in the basement. Near-by partitions were blown out, windows in distant floors were shattered and basement doors were torn from their hinges. The violence of the shock was such that people were thrown from chairs. Men, women and children rushed from the flats on all of the seven floors, and, screaming with fright, stampeded down the stairways. A terrible loss of life was averted by the coolheadedness of the manager and some of the employés of the hotel. The natural gas brought into Chicago is a constant source of danger and should urge people living first one place and then another to take out accident insurance and to keep it up.

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LEGAL DECISIONS.

Fire Insurance.—Guaranty of Policy. In the case of the Knoxville Fire Insurance Company *v.* Avery it was *Held*, that where a policy of insurance was issued by one company with payment of loss guaranteed by another, action can be brought against both as insuring companies without alleging the contract of guaranty, as that is a matter of proof on trial.—Tennessee Supreme Court.

Fire Insurance.—Ownership of Property —Frivolous Appeal. In the case of the Alamo Fire Insurance Company *v.* Brooks, *et. al.*, it was *Held*, that the existence of a lien on property is not a breach of a condition in a fire policy requiring "unconditional and sole ownership" in the insured, and that where, in an action on an insurance policy, the defense set up has been determined in another action against the same defendant to be unavailing, an appeal in the second action is frivolous; and where the court believes the appeal is being prosecuted for delay only, damages will be awarded the appellee.—Texas Civil Court of Appeals.

Fire Insurance.—Warranty. In the case of the Phœnix Assurance Company *v.* Coffman it was claimed that to make an action lie against the company the plaintiff must negative his failure to comply with all the stipulations of the policy. In this case the application for insurance on a mill contained an agreement by the insured to "have a watchman on the premises at night and on Sundays and at all times when work is suspended." The policy stated that "it is warranted on the part of the insured that a watchman shall be kept on duty at night or this policy shall be void." *Held*, that insured by employing a reliable watchman and charging him with the duty of watching the premises substantially complied with the contract in that respect, though the watchman may have been asleep at the time of the fire. —Texas Civil Appellate Court.

Fire Insurance.—Pleading—Proofs of Loss are a Notice. In the case of Purcell *v.* the St. Paul Fire and Marine Insurance Company the complaint set up a good cause of action on an insurance policy; also a good cause of action on a promise to pay a specified amount in settlement of the loss thereunder. Defendant put in issue the allegations of both causes of action, and set up as an affirmative defense a defense which was good only on the theory that the action was on the policy. No motion was made by defendant, either before or at the trial, to compel the plaintiff to elect on which cause of action he would stand. It was not precluded by the action of the court or of plaintiff from availing itself on the trial of the defenses to the cause of action on the policy set forth in its answer, nor did it offer evidence to sustain them. *Held*, that the trial court did not err in directing a verdict for plaintiff where the undisputed evidence established a liability under the policy, although the plaintiff failed to prove the alleged promise.

In the same case it was also *Held*, when evidence is offered to establish a fact from which the law infers a waiver

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of notice of loss, and defendant does not object to the evidence as incompetent to establish such waiver under the pleadings, it is too late to raise the point for the first time in the supreme court, that the complaint sets forth a performance of the conditions of the policy relating to the giving of notice of loss, instead of a waiver of the performance of such conditions.—North Dakota Supreme Court.

Fire Insurance.—Evidence—Forfeiture. In the case of the Southern Insurance Company *v.* Parker it was *Held*, that a clause in a fire policy on a stock of liquors, etc., in a saloon, providing that the insured should keep his books in a fire-proof safe at night, and at all times when the store mentioned in the policy was not actually open for business, is valid; and the effect thereof can not be defeated by showing that the insured maintained a saloon in connection with his hotel; that the saloon was kept open for business both night and day, and was closed only on Sunday; that the insured kept but one set of books for the hotel and saloon; that he was obliged to frequently refer to the same for the settlement of his guests' accounts, and for that reason kept them under a counter, and they were not placed in the safe oftener than once a month.—Arkansas Supreme Court.

Fire Insurance.—Violations of the Conditions of Contract. In the case of a School District *v.* the German Insurance Company it appeared in the action brought to recover for the loss of a school house that the building was used both for school and church purposes and that there was a provision that if the building was used for any other purpose without consent of the company, or if the risk was increased in any manner except by the erection of ordinary outbuildings without the consent of the company endorsed on the policy, the same will be null and void. *Held*, that a motion to direct a verdict for the company should be sustained when it is conclusively shown by undisputed evidence that without the consent or knowledge of the company the officers of the district have knowingly and habitually permitted the building to be used for other than school and church purposes, thus greatly increasing the risk, and as a direct and immediate result of which the loss occurred.—South Dakota Supreme Court.

Fire Insurance.—Incumbrances. In the case of the Georgia Home Insurance Company *v.* Stein, *et. al.*, the policy in the action provided that it should be void in case of the increase of risk without consent of the company endorsed on the policy, and further the contract prohibited any mortgage or other lien on the property insured, either before or after the issuance of the policy, without the fact being endorsed on the policy on pain of forfeiture. It transpired that at the date of the issuance of the policy there was a mortgage of $10,000 upon the property and a clause was attached to the contract by the agent, making the loss, if any, payable to the mortgagee. The property burned and the company defended on the clause given above. *Held*, that the knowledge of the agent as to the mortgage and attaching the clause estopped the company from claiming a forfeiture. Where, at the time the policy is issued, the agent is advised that there is a mortgage and he attaches a clause making the loss, if any, payable to the mortgagee, the subsequent renewal of the same mortgage and the execution of a trust deed which does not exceed in amount

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the mortgage of which the agent was advised, will not effect the validity of the policy though neither the company or the agent were informed of same and the policy provided it should be void in case of increase of risk, and prohibited any mortgage or other lien on the property insured. In the same case it was *Held*, that a mortgagee to whom a policy of fire insurance is expressly payable, is not bound by an arbitration to which he was not a party, made between the insured and the company.—Mississippi Supreme Court.

Life Insurance.—Medical Examiner's Contract—Rights of Company. In the case of Laberge *v.* the Equitable Life Assurance Society it was shown that the plaintiff was appointed an alternate medical examiner by the manager of the company. By his commission he was to make such examinations as were assigned to him or required during the absence or disability of the chief examiner. After serving four years it was found that plaintiff's methods in holding examinations were not acceptable to applicants, and he was requested to resign, which he refused to do, and another was appointed as an additional alternate examiner, and most of the applicants thereafter went to the latter. The plaintiff then brought his action for damages against the company, claiming that on his appointment the general manager had promised him all the examinations of French-Canadian applicants for insurance; and also alleged that he had been induced to insure his own life with the company on the understanding that the examination fees would be more than sufficient to pay the premiums, and he asked for re-payment of the amounts paid by him for such insurance. *Held*, that by the contract made with plaintiff, the defendants were only to send him such cases as they saw fit, and could dismiss him or appoint others at pleasure; that the manager had no authority to contract with the plaintiff for any employment other than that specified in his commission; and that he had no right of action for re-payment of his premiums, it being no condition of his employment that he should insure his life, and there being no connection between the contract for insurance and that for employment.—Canadian Supreme Court.

Accident Insurance.—Death While Walking on Railway. In the case of the Pacific Mutual Life Insurance Company *v.* Howell it appeared the insured was killed while walking on the road bed of a railroad of which he was not an officer or employé. *Held*, that there could be no recovery.—Indiana Appellate Court.

Accident Insurance.—Money Value of Time—Instruction of Court. In the case of the Globe Accident Insurance Company *v.* Helwig it was shown the policy insuring Helwig was "against loss of the money value of his time, not exceeding $25 per week nor for more than 32 weeks." *Held*, that a recovery may be had for time actually lost within the limits prescribed although the employer of the insured continued his pay during his disability. In a suit on an accident policy insuring plaintiff "against the loss of the money value of his time," it was not error to permit plaintiff's counsel to ask him as to his suffering, and how he slept during the disability, the court having instructed the jury that such evidence was not an element of damages, and was only admissible in so far as the discomfort may have interferred with his capacity to perform his work.—Indiana Appellate Court.

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MISCELLANY.

MY NEIGHBOR.

I sit alone where twilight falls
And hear a dreary sound
Like some imprisoned soul that beats
In vain to break its bound.

A restless knocking, then a space
Of silence; then again
The patient, dreary rat-a tat
That sounds so sad, so vain.

Oft in the twilight hour as now,
I hear it o'er and o'er,
And then my spirit whispers me,
"They're chopping hash next door."

Kentry: "Is your flat fireproof?" Towne: "You'd think so if you'd shivered there all winter!"

PRESUMED SO.—Conductor: "Did I get your fare?"

Passenger: "I guess so; I didn't see you ring it up for the company."

LUCKY.—Mr. KLOCK: "Do you find that alarm clock I sold you useful?"

Mr. Shotwell: "Indeed, I do! I killed a cat with it last night!"

SEX TO THE LAST.—Judge: "And now, my good man, what made you kiss this lady?"

Cunning Culprit: "Your honor, my inherited love of beauty."

Miss Passe: "Judge—er—I do not think I'll prosecute any further."

HE KNEW.—"Papa," said a boy, "I know what makes people laugh in their sleeve."

"Well, my son, what makes them?"

"'Cause that's where their funny-bone is."

COULD SWIM WITH EASE AND HER.

MOONLIGHT CIGARET EPISODE WITHOUT ANY MOON VISIBLE

They were sitting by the rail on the upper deck watching the lights of a great city.

They were taking a moonlight excursion around the breakwater, but the moon was not out that night.

When the boat got under the lee of the two-mile crib the band quit playing.

"Supposing the boat should sink," she coyly suggested, getting a little closer to him at the same time.

"We'd swim in," he said with no outward show of emotion.

"But I can't swim," she said ingenuously.

"Leave that to me," he answered with apparent unconcern.

"Could you swim to the shore?"

"Easy enough."

"And take me with you?" she asked, leaning a little heavier on him.

"Just like going alone," he said getting a waist hold with his right.

"Did you ever swim in?" she asked, showing her confidence in him at the same time by pressing her shoulder into the bulge on the line of his chest measurement made by his cigaret package.

"The last time I was out here I swum in," he said, taking a fresh hold on her hand.

"Wasn't it just terrible?" and in the excitement she had worked up she brought her other hand into play, placing it on the back of his neck with a light easy motion.

"No; it just made me tired was all.

"What do you mean?" she asked,

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trying to read his thoughts by the red gleam from the lighthouse.

"Why, I had to whistle four times before the bridge opened," he replied, dropping his finely shaped head till he attained a tender attitude.

Then she righted up on her own steamer chair and began unfurling her balloon jib top sail sleeve on the port side, while he got out his cigaret package and tried to find one that wasn't cracked.

In every life are mingled joy and woe;
To every lot some miseries befall;
But, O! what agony we undergo
From things that never happen after all!

FORTY-NINE.

EDITOR BLACK AND WHITE.

On board our good old ship Orpheus, there was a man by the name of Parsons. He was not a lightning calculator, but claimed some knowledge as a mesmerist. He had not investigated deeply in hipnotic occult darkness, but had confidence in his skill. The man was of kindly disposition, accommodating and slightly soft. Our "fun-committee," in order to give scope to progressiveness, decided to give Parsons a chance. A subject was easily obtained, who, after being instructed, resigned himself into the hands of the professor. The scientific affair transpired at the foot of the forward hatchway, the subject—one James—was seated on a sea chest and Parsons, with his long professional hair, began the work.

Now James in this hour of transmigration with robust intent, resisted the subtle power of Parsons, and he, "poor easy man," noting the defiance, redoubled his efforts to conquer. The regulation period soon having expired James finally succumbed and our man of flags and feathers looked proudly at the spectators in ectasay of delight, but here came the tug and a ludicrous afterwards. Then it became necessary to restore James to his normal condition, and the man of science at first applied himself with confidence, but later with alarm. James wouldn't wake up for a Mexican dollar: his hands began to move wildly, but with no effect and to add to the horror of the situation, Parsons was informed that he must restore the subject to his friends or be cast overboard —that such a fate belonged to a fraud. James was tenderly carried to his birth by the "fun-committee," and Parsons, appalled at the situation of affairs, shouted and cried and appealed to Providence to restore the man and relieve him from his dire distress. James awoke at last, laughed in his face and made him an object for ridicule.

There then rankled in the breast of the unkempt professor a thirst for revenge and our "fun-committee" being always accommodating arranged for James to mesmerize Parsons, and the latter was instructed to go even beyond the line of reason in the deep depths of shadow—it was necessary in order to drive the steel deep—so when he had become gladiatorily dumb under the mesmeric influence of James a bucket was brought down from the main deck containing tar, red paint, slush, and such other exotics as a ship is heir to, which our James applied with unctuous liberality during the progress of resusitation, but the odor became so pronounced by the abundant application that Parsons must have concluded the ship had lost her bearings and was in close proximity to some guano island.

Climax—A man on the forecastle deck; a bucket of ocean water, but the more strenuously applied the closer the stuff stuck, and for days afterwards the professor resembled a Digger Indian in mourning.

M. S. Y.

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SINCE WE MUST DIE.

BY THE NEW POET LAUREATE OF ENGLAND.

I.

Though we must die, I would not die
When fields are brown and bleak,
When wild geese stream across the sky,
And the cart-lodge timbers creak.
For it would be so lone and drear
To sleep beneath the snow,
When children carol Christmas cheer,
And Christmas rafters glow.

II.

Nor would I die, though we must die,
When yearlings blindly bleat,
When the cuckoo laughs and lovers sigh,
And oh, to live is sweet!
When cowslips come again, and Spring
So winsome with their breath
And Life's in love with everything—
With everything but Death.

III.

Let me not die, though we must die,
When bowls are brimmed with cream,
When milch cows in the meadows lie,
Or wade amid the stream;
When dewy-dimpled roses smile
To see the face of June.
And lad and lass meet at the stile
Or roam beneath the moon.

IV.

Since we must die, then let me die
When flows the harvest ale,
When the reaper lays the sickle by
And taketh down the flail;
When our life's insured and all we planned
Is ripe and stored at last,
And Autumn looks across the land
And ponders on the past—
Then let me die.

WELL PRESERVED.—"Did the captain of the football team keep his head?"

"Yes, his head and the upper portion of his trunk."

Noosriter: "Isn't this changeable weather distressing?" Hammphat: "I rather enjoy it. You see I've grown to expect it in my business." "How so?" "Well, we generally have a frost on the opening night, and the papers roast us in the morning."

TEMPTATION WAS TOO GREAT.—Watts: "I hear you are going to send your wife to the country for her health?"

Potts: "Yes, I have to. She hasn't had a well day since the dry goods stores took to selling patent medicines at bargain rates."

"Dear me," said Mrs. Wickwire, looking up from her paper, "but women are getting brave nowadays." "Brave?" echoed Mr. Wickwire. "Yes. Here's a story about a woman who shot a mouse. She—pshaw! I read it wrong. It was only a moose."

THAT ENDED IT.—Tippie: "I see that Maud and Ned have broken off their engagement."

Sibyl: "How perfectly dreadful! How did it happen?"

Tippie: "They got married."

Nothing justifies suicide—unless it be the near approach of death in some dreadful form. And no man is utterly useless. The tramp is an example of the evils of idleness and thriftlessness: the hopeless drunkard is a useful example of the evils of intemperance. A man lopped of all his limbs is useful to teach other men the blessing of having all their limbs and as an object for the exercise of Christian charity. Even the average Congressman draws his salary and spends it, and so helps to keep currency in circulation. No man is utterly useless.

A man once read a Sunday paper and in it he found a list of "Things Worth Knowing."

"I will save that," he said, and he cut it out and stuck it in his hat.

"I may not be able to remember all these things," he said, "but I will have them on my head, if not in it."

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That afternoon a friend came with a highstepping horse and an exalted cart and took him to drive. When they had gone a long way from home the horse balked. The friend got out of the cart and patted the horse's nose, and rubbed his legs, and talked to him in a low, confidential tone; but the horse smiled wickedly and refused to move. Then the friend used the whip fiercely upon the obstinate animal, but the horse whisked his tail and would not start. So the friend became very angry and talked to the horse as a stepfather to his child, and he borrowed a board from a neighboring fence and used it first as a crowbar and then as a goad, but without result.

"We might start him with gunpowder," said the friend, and he went to a farmer's house to borrow gunpowder. The farmer had none. The man took off his hat to mop his fevered brow and found the list of things worth knowing.

"I have it," he cried, as he read from the list. "To start a balky horse drop a pebble in his ear?"

So he found a nice, irregular pebble and dropped it into the horse's ear. Then he stepped back to watch the result. The horse started. He took with him a part of the harness, but he left the cart behind, and though it is perfectly correct for the cart to be behind the horse, two miles behind him is far too much. As the man watched the horse rushing wildly down the road, shaking his head and waving his tail, he admitted this. Then he looked at his friend, and from him to the cart. Lastly he tried to tear the paper out of his hat and throw it away, but the paper stuck fast. So he threw away the hat and went home without one.

"For," he said, "I am afraid it will tell me some way to get home without walking."

HORRIBLE.

HOW A CHRISTMAS PRESENT WRECKED A LOVER'S HAPPINESS.

Ever since the merry Christmas chimes filled the air with deep tongued melody one of our most popular young men has been wandering aimlessly about the streets wearing upon his face a look so sad, so excruciatingly painful that it attracts unusual attention. When asked by his friends what causes his despondency, he sadly shakes his head and replies, "Nothing," and resumes his funerial gait. Some think him laboring under a great hidden sorrow, and others avow that the canker worm of remorse for some concealed crime is knawing at his heart, but Dr. Smith thinks he is only bilious and that a little medicine will soon bring him around all right. The truth has at last leaked out, and here it is:

Our young friend was desperately in love with one of Chicago's fairest daughters and for a Christmas present determined to give her a fine sealskin cloak. On Christmas eve he went to a dry goods store, told the polite and perfumed clerk what he proposed to do and asked to be shown something in the desired line. A selection was soon made, placed in a box and neatly tied up, and after asking the calico assassinator to lay it aside for a short time, the young man left the store to dress for his visit. After he had gone out, the sleeping devil of mischief in the clerk's polluted heart roused up and led him in the commission of a trick so damnable that it would cause the fiends who roam the dark Plutonian shores to blush with shame. Producing a box similar to the one in which the cloak had been placed, he filled it with old newspapers, and on the top of them laid a full suit of red bloomers of the feminine gender. Then he tied the package up neatly, wrote the young man's name on it and went

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home to supper. We would give the clerk's name, but he has a family depending upon him for support, and the heart of his victim is yearning for gore.

The young man presently came in, picked up bundle, and with a light joyous step wended his way to the house of his inamorata, whistling, "If ever I cease to love." He was affectionately welcomed, and after a few minutes said:

"I have brought my darling a Christmas gift, and I bring it to her freighted with a love as pure as ever welled up within the heart of man. In making a selection I had my chosen one's comfort ever before my eyes, and I think you will agree with me, that what I have brought you will not only shelter your fair form from the storms and frost, but it will also attract marked attention everytime you exhibit it upon the street. Men and women who may see it fitted to your beautiful figure will turn and gaze after you as you promenade the street, impelled by a power which they cannot resist. They will not only admire its neat fit, which will show every curve of your beautiful rounded form, but the handsome color as the garment bends and waves with the motion of such a lovely body, will be to the masses a fascinating sight. How my heart beat with pleasure while selecting the present, when I thought how charming you will look with it on. I have a few verses which I composed for the occasion, and I hope you will preserve them also as a memento of the joyous event:

MY MARY'S CHRISTMAS GIFT.

Here at my darling's feet I lay
A tribute of my love—
A love as bright as summer day,
Or shining sun above.

And when within the handsome gift
Her fair form she doth slide,
I pray her thoughts may eager drift
To when she'll be my bride.

It is no jewel rare I bring
From Afric's distant mine—
It will not to the finger cling,
But to the form divine.

And oh, I pray that you may wear
It many, many years,
And that it's bosom fair may ne'r
Be stained by falling tears.

Encased in this no wintry blast
Can chill my darling's form;
The winds may howl in fury fast
And still she may be warm.

When buttoned tightly, Mary, dear
The frosts will seek in vain
My loved one's form to get anear
And sting with cruel pain.

Accept it from your loyal John,
Who brings the gift to thee,
And every time you put it on
I pray you think of me.

A tribute of affection's zeal
I place it in your arms—
How justly proud it ought to feel
To hide such royal charms.

"And now darling, I have but one request to make, and that is that my hands may be the first to place the beautiful garment upon your fair form. Let me put it on you and button it about you with a lover's blessing. Arise, my beloved, and let us see how it fits."

He had been undoing the package, and as the maiden arose to her feet with a proud and lovely smile he removed the lid. Thinking the red something was placed over the cloak to protect it, he caught it up and it unfolded and hung before her in all its double-barreled grandeur. With a piercing scream she sank to the floor in a swoon, and with every hair on end and his blood frozen with horror, the miserable man fled out into darkness—out under the cold and silent stars—and he yet wanders up and down the street with an aching heart mentally praying that death may soon come and blot from memory the experience of that wretched moment.

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Tables of Standing of Insurance Companies.

The tables given contain the names of the companies, location, the year in which they began business, capital, assets, liabilities and surplus as to policy-holders. As this magazine is printed in the interest of the policy-holders it was not considered necessary to give what is called the net surplus, but if any one is interested in that he can easily obtain it by subtracting the capital given from the surplus as to policy-holders. It will be noticed that a few of the companies have their capital impaired. The amount of the impairment is easily obtained by comparing the surplus as to policy-holders with the capital. If this surplus is not equal to the capital an impairment is evident and the amount of such impairment is the difference between the two. We have striven to give those having lines of insurance to place the cash assets of the companies, and have eliminated "stock notes" and the like from the amounts. We have taken the figures from the sworn statements of the companies, and shall prefer always to correct figures in accordance with the rulings of the different insurance departments.

In the case of the mutual fire companies we give simply cash assets and then the net amount of premium notes beyond. Of course we have not given all the farmers' mutuals in the different states, but have endeavored to put in those companies that are striving for general business.

Companies Ceased Doing Business Since January 1, 1895.

COMPANIES	REINSURED IN
Council Bluffs	Failed.
First National, Worcester	National, Hartford.
Home, Salt Lake City	Liverpool & London & Globe.
Illinois Mutual, Chicago	Receiver.
Indemnity, Davenport, Ia.	Failed.
Merchants' and Manufacturers', Clinton, Ia	
New York Bowery, New York	Palatine, Manchester.
Northwest Fire and Marine, Portland, Oregon	Firemans Fund, San Francisco
Ohio, Dayton	North British and Mercantile.
Rutland, Rutland, Vt	Failed.
Sun, San Francisco, Cal	Fireman's Fund.
Farmers and Mechanics, Alexandria, Va	Failed.

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ALABAMA.

JOHN PURIFOY, Auditor, Montgomery.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Capital City	Montgomery	1871	$149,400	$387,522	$173,030	$214,492
Commercial	Montgomery	1876	100,000	187,897	84,334	103,563
Factors and Traders	Mobile	1870	150,000	182,689	4,889	177,800
Planters' and Merchants'	Mobile	1866	100,000	125,494	24,554	100,957
Stonewall	Mobile	1866	150,000	209,798	12,477	197,321

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American of Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Commercial Union, London.
Continental, New York.
Fire Association, Philadelphia.
Georgia Home, Columbus, Ga.
German American, New York.
Germania, of New York.
Girard, Philadelphia.
Glens Falls, Glens Falls, N. Y.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Hibernia, New Orleans.
Home, of New York.
Imperial, London.
Insurance Co. of N. A., Philadelphia.
Knoxville, Knoxville.
Lancashire, Manchester.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
Macon, Macon.
Manchester, Manchester, Eng.
Mechanics' and Trad'rs', New Orleans.
Merchants', New York.
Merchants', Newark.
Mutual, of New York.
National, Hartford.
North British and Mercantile, London.
Niagara, New York.
Northern, Aberdeen.
Norwich Union, Norwich.
Orient, Hartford.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Pelican, New Orleans.
Providence Washington, Providence.
Queen, New York.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Southern, New Orleans.
Springfield, Springfield, Mass
Sun, London.
Sun Mutual, New Orleans.
St. Paul, St. Paul, Minn.
Westchester, New York.
Western Assurance Co., Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Commercial Alliance, New York.
Equitable, New York.
Life Insurance Clearing Co., St. Paul
Manhattan, New York.
Maryland, Baltimore.
Mutual, New York.
Mutual, Louisville.
Mutual Benefit, Newark.
New England Mutual, Boston.
New York, New York.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, New York.
American Surety Company, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
London Guarantee.
Lloyds Plate Glass, New York.
Metropolitan Plate Glass, New York

ARKANSAS.

C. B. MILLS, Auditor, Little Rock.

FIRE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Arkansas	Little Rock	1887	$ 59,950	$ 81,675	$ 15,144	$ 66,531

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, of Philadelphia.
American Central, St. Louis.
American, New York.
Atlanta Home, Atlanta.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Columbian, Louisville.
Commercial Union, London.
Crescent, New Orleans.
Continental, New York.
Connecticut, Hartford.
Fire Association, Philadelphia
German, of Freeport, Ill.
German American, New York.
Germania, New Orleans.
Glens Falls, Glens Falls.
Greenwich, New York.
Hanover, New York.
Hartford, Hartford.
Home, of New York.
Imperial, London.
Insurance Co. of N. A., Philadelphia.
Liverpool and London and Globe, Liverpool.
Lancashire, Manchester.
Manchester, Manchester, Eng.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
National, Hartford.
New Orleans Assn., New Orleans.
Niagara, New York.
Orient, Hartford.
Palatine, Manchester, Eng
Phenix, Brooklyn.
Phœnix, London.
Phœnix, Hartford.
Pennsylvania Philadelphia.
Royal, Liverpool.
Southern, New Orleans.
Springfield, Springfield, Mass.
St. Paul, St. Paul, Minn.
Sun Mutual, New Orleans.
Teutonia, New Orleans.
Underwriters Agency, New York.
Western Assurance Co., Toronto.

MISCELLANEOUS COMPANY.

London Guarantee.
New York Plate Glass.

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CALIFORNIA.

M. R. HIGGINS, Insurance Commissioner, San Francisco.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fireman's Fund .....San Francisco T. S. Chard, Gen. West'n Agt., Chicago.	1863	$1,000,000	$3,449,096	$1,461,891	$1,987,205
Home Mutual .....San Francisco	1864	300,000	897,553	279,657	617,896

LIFE COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
*Pacific Mutual.....San Francisco	1868	$100,000	$2,678,158	$2,317,032	$220,826

*This company does also an accident business.

SURETY COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Pacific Surety Company.....	1885	$100,000	$154,388	$22,534	$131,854

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Allemania, Pittsburgh.
Alliance. London.
American, of Newark.
American, of Boston.
American Central, St. Louis.
American, of Philadelphia.
American, of New York.
Atlas, London.
Baloise, Basle, Switz.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', of New York.
City of London, London.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Economic, London.
Farragut, New York.
Fire Association, of Philadelphia.
Firemen's, of Baltimore.
Firemen's, of Newark.
Franklin, Philadelphia.
General, London.
German American, New York.
German, Pittsburgh.
Germania, of New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hamburg-Magdeburg, Hamburg.
Hanover, New York.
Hartford, Hartford.
Helvetia Swiss, St. Gall, Switzerland.
Home, of New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Magdeburg, Magdeburg.
Manchester, Manchester, Eng.
Merchants', Newark.
Merchants', Providence.
Milwaukee Mechanics', Milwaukee.
Mutual, of New York.
National, Dublin.
National, of New York.
National, of Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
New Zealand, Auckland.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
North German, Hamburg.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin.
Queen, New York.
Rochester, German, Rochester, N. Y.
Royal, Liverpool.
Royal Exchange, London.
Scania, Malmo, Sweden.
Scottish Union & National, Edinburgh.
Security, New Haven.
South British F. & M., Auckland
Southern, New Orleans.
Springfield, Springfield, Mass
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Straits, Singapore, India.
Sun, London.
Sun Mutual, New Orleans.
Svea, Gothenburg, Sweden.
Teutonia, New Orleans.
Traders', Chicago.
Transatlantic, Hamburg.
Union, London.
Union, Philadelphia.
United Firemen's, Philadelphia.
United States, New York.
United States Lloyds, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

MARINE COMPANIES.

Alliance, London.
Baloise, Basle, Switzerland.
Boston, Boston.
British and Foreign, Liverpool.
Canton, Hong Kong.
China Traders, Hong Kong.
Commercial Union, London.
Federal, Zurich, Switzerland.
Fonciere, Paris.
Frankfort Marine, Frankfort.
Helvetia General, St. Gall, Switzerl'd.
Indemnity Mutual, London.
Ins. Co. of North America, Philadel'a.
International, Liverpool.
London, London.
London & Provincial, London.
Magdeburg General, Magdeburg.
Mannheim, Mannheim, Ger.
Man On, Hong Kong.
Marine, London.
Maritime, Liverpool.
National, London.
New Zealand, Auckland.
North China, Shanghai.
On Tai, Hong Kong.
Providence-Washington, Providence.
Reliance, Liverpool.
Sea, Liverpool.
South British, Auckland.
Standard, Liverpool
St. Paul, St. Paul.
Switzerland Zurich.
Thames and Mersey, Liverpool.
Transatlantic, Berlin.
Union, Christchurch, N Z.

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CALIFORNIA.—CONTINUED.

Other Companies Authorized to do Business:

Union Insurance Society, Hong Kong.
Union, Liverpool.
Universal, London.
Yangtsze, Shanghai.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts Mutual, Springfield.
Mutual Benefit, Newark.
Mutual, New York.
Mutual Reserve Fund, New York.
National, Montpelier, Vt.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Travelers' Hartford.
Union Central, Cincinnati.
Union Mutual, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANE

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee and Accident.
Metropolitan Plate Glass, New York
New York Plate Glass, New York.
Pacific Surety, San Francisco.
Travelers', Hartford.
Cal. Title Ins. and Trust Co. San Francisco.

COLORADO.

G. W. WALPOLE, Superintendent of Insurance, Denver.

Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Connecticut.
Agricultural, New York.
Allemania, Pittsburgh.
American, Newark.
American, New York.
American, Boston.
American, of Philadelphia.
American Central, St. Louis.
Armenia, Pittsburgh.
Atlas Assurance, London.
British America, Toronto.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Citizens', St. Louis.
City of London, London.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Detroit, Detroit.
Eagle, New York.
Equitable, Providence.
Farmers' and Merchants, Denver.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co., County of Pa., Philadel'a.
Firemen's Newark.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria.
German American, New York.
Germania, of New York.
Girard, Philadelphia.
Glens Falls, Glens Fall's.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Helvetia Swiss, Switzerland.
Home, of New York.
Home Mutual, San Francisco.
Imperial, London.
Ins. Co. County of Pa., Philadelphia.
Insurance Co. of N. A., Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London Assurance Cor., London
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark, N. J.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
National Assurance, Ireland.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
Northwestern National, Milwaukee.
Northern Assurance, London.
North American, Boston.
North British and Mercantile, London.
Norwich Union, Norwich.
Oregon, Portland.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian-National, Prussia.
Queen, New York.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
South British, Auckland, N. Z.
Springfield, Springfield, Mass.
State, Des Moines, Ia.
St. Paul, St. Paul, Minn.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis Minn
Svea, Sweden.
Traders', Chicago.
Union, San Francisco.
Union, Philadelphia.
Union, New Zealand.
United States, New York.
Western Assurance, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, of New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Mass. Mutual, Springfield.
Mutual, New York.
Mutual Benefit, Newark, N. J.
National Life, Montpelier, Vt.
New York, New York.
Northwestern Mutual, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
Travelers', Hartford.
Union Mutual, Portland.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety Company, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee and Accident.
Metropolitan Plate Glass, New York
New York Plate Glass.
Pacific Mutual Life, San Francisco.
Standard, Detroit.
Travelers', Hartford.

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CONNECTICUT.

FREDERICK A. BETTS, Insurance Commissioner, Hartford.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Ætna	Hartford	1819	$4,000,000	$10,847,816	$3,649,969	$7,197,847
Connecticut	"	1850	1,000,000	3,192,002	1,685,592	1,506,410
Abram Williams, Gen. West'n Agt., Chicago.						
Hartford	Hartford	1810	1,250,000	8,645,735	4,895,389	3,750,346
G. F. Bissell, Gen. West'n Agt., Chicago.						
National	Hartford	1871	1,000,000	3,597,530	2,074,969	1,522,561
Fred. S. James, Gen. West'n Agt., Chicago.						
Norwalk	Norwalk	1860	50,000	101,581	20,862	80,719
Orient	Hartford	1867	500,000	2,065,563	1,111,965	953,598
B. W. French, Gen. West'n Agt., Chicago.						
Phœnix	Hartford	1854	2,000,000	5,588,058	2,850,840	2,737,218
H. M. Magill, Gen. Agt., Cincinnati, O.						
Security	New Haven	1841	250,000	602,933	317,473	285,460

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Ætna	Hartford	1850	$1,250,000	$42,052,166	$35,500,063	$6,552,103
Connecticut General	"	1865	150,000	2,551,481	2,010,858	540,623
Connecticut Mutual	"	1844	Mutual	61,363,405	54,915,376	6,448,028
Hartford Life and Annuity	"	1867	250,000	2,195,317	756,198	1,439,119
Phœnix Mutual	"	1851	Mutual	10,163,856	9,607,589	556,268
Travelers'	"	1866	1,000,000	17,664,668	15,192,133	2,472,535

ACCIDENT COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Ætna	Hartford	1850	$1,250,000	$40,267,953	$33,941,031	$6,326,922
Travelers'	"	1866	1,000,000	16,014,129	13,807,513	2,206,617

STEAM BOILER COMPANY.

		Began Business.	Capital.	Assets.	Liability.	Surplus as to Policy-Holders.
The Hartford	Hartford	1866	$500,000	$1,955,255	$1,274,718	$680,537
Connecticut	"	1886	Mutual	3,098	1,551	1,547

Other Companies Authorized to do Business.

FIRE COMPANIES.

Agricultural, Watertown, N. Y.
American, of Boston.
American, of Newark.
American, of Philadelphia.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', of New York.
Commerce, Albany
Commercial Union, London.
Continental, New York.
Delaware, Philadelphia.
Equitable, Providence, R. I.
Farragut, New York.
Fire Association, Philadelphia.
Firemen's Newark.
Fireman's Fund, San Francisco.
First National, Worcester.
Franklin, Philadelphia.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London & Lancashire, Liverpool.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence.
Mercantile, Boston.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British & Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Pacific, New York
Palatine, England.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, London.
Providence-Washington, Providence
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union & National, Edinburgh
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Teutonia, New Orleans.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
United Firemen's, New York.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn

LIFE COMPANIES.

Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Equitable, New York.
Germania, New York.
Home, New York.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual Benefit, Newark.

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CONNECTICUT.—CONTINUED.

Other Companies Authorized to do Business:

Mutual, New York.
National, Montpelier, Vt.
New England Mutual, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn, Philadelphia.
Provident Life and Trust, Philadel'a.
Provident Savings, New York.
State, Worcester, Mass.
Union Central, Cincinnati.
Union Mutual, Portland Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANY.

London Guarantee.
New York Plate Glass, New York.

DELAWARE.

P. K. MEREDITH, Insurance Commissioner, Georgetown.

Companies Authorized to do Business in this State:

FIRE COMPANIES

Agricultural, Watertown, N.Y.
American, Newark.
American, New York.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
City of London, London.
Commercial Union, London.
Continental, New York.
County, Philadelphia.
Fire Association, Philadelphia.
Firemen's, Baltimore.
Fireman's Fund, San Francisco.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Northern, Aberdeen.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Merchants', Newark.
New Hampshire, Manchester.
N. Y. Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Norwich Union, Norwich.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Royal, Liverpool.
Sun, London.
Union, Philadelphia.
Union, San Francisco.
United Fireman's, Philadelphia.
Western, Toronto.

LIFE COMPANY.

Life Insurance Clearing Co., St. Paul.
Prudential, Newark.

DISTRICT OF COLUMBIA.

MATTHEW TRIMBLE, Assessor, Washington.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Arlington	Washington	1872	$200,000	$300,856	$11,263	$289,593
Columbia	"	1881	100,000	215,468	15,000	200,468
Corcoran	"	1873	100,000	143,685	7,000	136,685
Franklin	"	1818	125,000	263,755	16,197	247,558
German-American	"	1873	100,000	214,814	20,633	194,181
Lincoln	"	1890	100,000	157,800	15,000	142,800
Potomac	Georgetown	1867	75,500	191,455	106,533	84,922
Riggs	Washington	1883	100,000	147,625	8,500	139,125
National-Metropolitan	"	1870	100,000	200,900	9,200	191,700
The National Union	"	1865	100,000	263,584	15,000	248,584
The People's	"	1889	100,000	128,442	7,100	121,342

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Commercial Union, London.
County, Philadelphia.
Equitable Fire and Marine, Philadel'a.
Farragut, New York.
Fire Association, Philadelphia.
Firemen's Baltimore.
Firemen's, Newark.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German-American, New York.
Germania, New York
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London Assurance, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile Fire and Marine, Boston.
Merchants', Newark.
Merchants', Providence.
National, Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
North American, Boston.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phœnix, London.
Phœnix, Hartford.
Phenix, Brooklyn.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reading, Reading.
Rochester German, Rochester.
Royal, Liverpool.
Security, New Haven.
Springfield, Springfield, Mass.
St. Paul, St. Paul.
Spring Garden, Philadelphia.
Sun, London.

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DISTRICT OF COLUMBIA.—CONTINUED.

Other Companies Authorized to do Business:

Sun, San Francisco.
Transatlantic, Hamburg.
Union, Philadelphia.
United Firemen's, Philadelphia.
Virginia, Richmond.
Western, Pittsburgh.
Western Assurance, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
London Guarantee.
Prudential, Newark.

FLORIDA.

C. B. COLLINS, Ex-Officio Ins. Commissioner, Tallahassee.

Companies Authorized to do Business in this State:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Continental, New York.
Delaware, Philadelphia.
German-American, New York.
Girard, Philadelphia.
Glens Falls, N. Y.
Greenwich, New York.
Hamburg Bremen, Hamburg, Ger.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Liverpool and London and Globe, Liverpool.
London & Lancashire, Liverpool, Eng.
Lancashire, Manchester, England.
Orient, Hartford.
Palatine, Manchester, Eng.
Pennsylvania, Philadelphia.
Phœnix, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Providence-Washington, Providence
Scottish Union and Nat'l, Edinburgh.
Sun Mutual, New Orleans.
Springfield, Springfield.
Springfield, Mass.
Southern, New Orleans.
St. Paul, St. Paul.
Western Toronto.

LIFE COMPANIES.

Equitable, New York.
Fidelity, Mutual, Philadelphia.
Germania, New York.
Home, New York.
Mutual Life, New York.
Mutual Reserve, New York.
New York, New York.
Nederland, Amsterdam.
Pennsylvania, Philadelphia.
Provident Savings, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
London Guarantee.
Preferred Accident, New York.
Standard Accident, Detroit.
Travelers, Hartford.
Union Casualty, St. Louis.

GEORGIA.

W. A. WRIGHT, Insurance Commissioner, Atlanta.

FIRE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Macon.....Macon	1889	$100,000	$ 157,396	$ 53,614	$113,782
The Atlanta Home.....Atlanta	1882	500,000	747,526	152,472	595,053
The Georgia Home.....Columbus	1859	300,000	1,104,390	504,092	600,298

MUTUAL FIRE COMPANIES.

	Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Manufacturers'.....Augusta	1887	$ 4,670	.....	$ 4,670	$25,769
Southern.....Athens	1849	913,566	$358,422	555,144	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
British America, Toronto.
Central City, Selma, Ala.
Central Mfrs.' Mutual, Van Wert, O.
Citizens', New York.
Commercial Union, London.
Continental, New York.
Connecticut, Hartford.
Fire Association, Philadelphia.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Hibernia, New Orleans.
Home, New York.
Imperial, London.
Ins. Co. of North America, Phila.
Lancashire, Manchester
Lion, Hartford.
Liverpool & London & Globe, Liverp'l.
London Assurance, London.
London and Lancashire, Liverpool.
Manufact'rs' and Merchants' Mutual, Rockford, Ill.
Merchants', Newark.
Mutual, Newark.
National, Hartford.
Niagara, New York.
Norwich Union, Norwich.
North British and Mercantile, London.
Northern Assurance, London.
Orient, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Phœnix, Hartford.
Queen, New York.
Rochester-German, New York.
Royal, Liverpool
Scottish Union and Nat'l, Edinburgh.
Sun, London.
Western Assurance, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut Mutual, Hartford.
Equitable, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual Benefit, Newark.
Mutual Life of N. Y., New York.
Mutual Life of Ky., Louisville.
New York, New York.
Northwestern Mut. Milwaukee.
Penn Mut., Philadelphia.
Provident Savings Life New York.
Travelers, Hartford.
United States, New York.
Union Central, Cincinnati.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
British and Foreign Marine, Liverp'l,
Employers' Liability, London.
Fidelity and Casualty, New York.
General Marine, Germany.
Guarantee Co. of N. A., Canada.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
New York Plate Glass, New Yoak.
Standard Accident, Detroit.
Thames and Mersey Marine, Liverp'l.
Travelers' Accident Hartford.

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ILLINOIS.

BRADFORD K. DURFEE, Insurance Commissioner, Springfield.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Chicago.....Chicago	1892	$100,000	$ 120,973	$ 10,417	$110,556
Fireman's..... "	1876	250,000	408,235	96,359	311,875
Forest City..... .....Rockford	1876	100,000	512,293	288,071	224,222
German..... ..... Peoria	1865	200,000	366,838	107,231	259,607
Rockford.....Rockford	1866	200,000	1,033,756	722,706	311,050
State of Illinois.....Rockford	1895	100,000	100,000	.....	100,000
The German.....Freeport	1876	200,000	2,956,205	1,997,492	958,713
The Traders'.....Chicago	1872	500,000	1,747,792	568,265	1,179,527

MUTUAL FIRE COMPANIES.

	Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes
Addison Farmers'.....Addison	1885	$ 29,067	$ 14,343	$ 14,724	$ 121,828
Lumbermen's.....Chicago	1889	6,302	6,819	.....	53,250
Manuf'rs' and Merch'ts'...Rockford	1881	101,961	73,554	28,407	627,366
Millers' Mutual.....Alton	1877	95,173	25,346	69,827	398,373
Millers' National.....Chicago	1875	548,692	192,210	356,482	1,588,490
Protection Mutual.....Chicago	1887	80,410	37,385	43,025	373,855
Pulaski Mutual.....Chicago	1893	19,264	13,689	5,576	48,314

Other Companies Authorized to do Business:

FIRE AND MARINE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Alamo, San Antonio, Tex
Allemania, Pittsburgh
American, Newark.
American, Boston.
American, Philadelphia.
American, New York.
American Central, St. Louis.
Armenia, Pittsburgh.
Atlanta Home, Georgia.
Atlas, London.
British America, Toronto.
British and Foreign, Liverpool.
Broadway, New York.
Buffalo-German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord, N. H.
Citizens', New York.
Citizens', Pittsburgh.
Citizens', St. Louis.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Concordia, Milwaukee.
Cotton and Woolen Mutual, Boston.
Delaware, Philadelphia.
Detroit, Detroit.
Dubuque F & M., Dubuque, Ia.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence, R. I.
Eureka, Cincinnati.
Farmers', York.
Farragut, New York.
Fidelity, Cincinnati.
Fire Association, Philadelphia.
Fire Ins. Co., County of Pa., Philadel'a.
Firemen's, Baltimore.
Firemen's, Newark.
Firemen's, Boston.
Fireman's Fund, San Francisco.
First National, Worcester.
Franklin Fire, Philadelphia.
German, Pittsburgh.
German-American, New York.
German National, Louisville.
Germania, New York.
Germania, New Orleans.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Globe, New York.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
King's County, New York.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London Assurance Cor., London.
London and Lancashire, Liverpool.
Lumbermen's Philadelphia.
Mannheim, Mannheim, Ger.
Manchester, England.
Manuf'rs' and Merchants', Pittsburgh.
Marine, London.
Mechanics', Philadelphia.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence, R. I.
Mercantile, Boston.
Mercantile, Providence.
Michigan, Detroit.
Millers' and Mfrs.' Mut., Minneapolis.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New Hampshire, Manchester.
New Orleans, New Orleans.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
North River, New York.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Ohio, Dayton.
Ohio Farmers', LeRoy.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Reliance Marine, Liverpool.
Rochester German, Rochester.
Royal, Liverpool.
Rubber Manuf'rs' Mutual, Boston.
Rutgers, New York.
Saginaw Valley, Saginaw, Mich.
Scottish Union and Nat'l, Edinburgh.
St. Paul, St. Paul.
Security, New Haven.
Security, Cincinnati.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Standard, New York.
State, Des Moines.
Sun, San Francisco.
Sun, London.
Sun Mutual, New Orleans.
Syndicate, Minneapolis.

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ILLINOIS.—CONTINUED.

Other Companies Authorized to do Business:

Teutonia, Philadelphia.
Teutonia, New Orleans.
Transatlantic, Hamburg.
Thames and Mersey, Liverpool.
Union, Philadelphia.
Union, San Francisco.
Union, Buffalo.
Union, London.
Union Marine, Liverpool.
United Firemen's Philadelphia.
United States, New York.
Universal Marine, London.
Virginia, Richmond.
Washington, Cincinnati.
Westchester, New York.
Western, Pittsburgh.
Western, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Provident, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam-Boiler, Hartford.
Inter-State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
Nat'l Benefit and Casualty, Milwaukee.
New York Plate Glass, New York.
Standard Life and Accident, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

INDIANA.

A. C. DAILY, Auditor, Indianapolis.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
*Citizens'	Evansville	1832	$200,000	$233,976	$30,363	$203,612
Franklin	Evansville	1890	200,000	.....	.....	.....
Indiana	Indianapolis	1851	150,000	202,869	30,142	172,727
Indiana	Ft. Wayne	1891	200,000	227,300	19,178	208,122
Vernon	Indianapolis	1851	150,000	213,111	25,704	187,407

*Includes stock notes.

MUTUAL FIRE COMPANY.

	Began Business	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Indiana Millers' Mutual, Indianapolis	1872	$17,906	$100	$17,806	$133,985

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Newark.
American, New York.
American, Philadelphia.
American-Central, St. Louis.
British America, Toronto
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizen's, New York.
Citizen's, St. Louis.
City of London, London.
Commercial Union, London.
Concordia, Milwaukee.
Continental, New York.
Connecticut, Hartford.
Detroit, Detroit.
Fire Association, Philadelphia.
Firemen's, Dayton.
Firemen's, Newark.
Fireman's Fund, San Francisco.
Franklin, Columbus.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria, Ill.
German, Pittsburgh.
Germania, New York.
German-American, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London Assurance, London.
Manchester, Manchester, Eng.
Merchants', Newark.
Michigan F. & M., Detroit.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Underwriters, New York.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Ohio Farmers', Le Roy.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
People's, Pittsburgh.
Phenix, Brooklyn.
Phœnix, London.
Phœnix, Hartford.
Prussian National, Germany.
Queen, New York.
Reading, Reading.
Rochester German, Rochester.
Royal, Liverpool.
St. Paul, St. Paul.
Scottish Union & Nat'l, Edinburgh.
Springfield, Springfield.
Spring Garden, Philadelphia.
Standard, New York.
State, De Moines.
Sun, London.
Sun, San Francisco.
Traders', Chicago.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Commercial Alliance, New York.
Connecticut Mutual, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford Life and Annuity, Hartford.
Home, Brooklyn.
Imperial, Detroit.
Iowa, Sioux City.

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INDIANA.—CONTINUED.

Other Companies Authorized to do Business:

John Hancock Mutual, Boston.
Life Insurance Clearing Co., St. Paul,
Manhattan, New York.
Massachusetts Mutual, Springfield.
Metropolitan, New York.
Michigan Mutual, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix Mutual, Hartford.
Provident Savings, New York.
Provident Life and Trust, Phila.
Prudential, Newark.
State Mutual, Worcester.
Travelers', Hartford.
United States Guarantee, New York.
Union Central, Cincinnati.
Union Mutual, Portland.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIE

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Life and Accident, Detroit
Travelers', Hartford

IOWA.

C. G. McCARTHY, Auditor, Des Moines.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Capital	Des Moines	1884	$25,000	$110,561	$60,257	$50,304
Des Moines	Des Moines	1881	25,000	319,368	244,031	75,337
Dubuque	Dubuque	1883	100,000	313,406	68,234	245,174
Farmers'	Cedar Rapids	1860	100,000	516,643	338,145	178,498
Fidelity	Des Moines	1893	25,000	148,659	58,659	90,000
Hawkeye	Des Moines	1865	25,000	673,947	358,063	315,894
Iowa	Des Moines	1892	26,500	47,886	20,285	27,601
Key City	Dubuque	1891	50,000	65,453	7,090	58,363
Security	Davenport	1883	25,000	168,981	82,744	86,237
State	Des Moines	1865	200,000	467,078	260,697	206,381

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
German	Davenport	1868	$ 7,745	$7,883	$.....	$ 30,327
Iowa State	Keokuk	1855	69,022	6,960	62,062	595,977
Merchants' and Bankers'	Des Moines	1885	5,946	20,245	.....	141,500
Mill Owners'	Des Moines	1875–89	28,032	6,000	22,032	103,170

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Bankers' Life Ass'n	Des Moines	1879	Mutual	$1,244,241	$ 2,309	$1,241,932
Equitable	"	1867	$100,000	1,003,143	733,854	269,289
Iowa	Sioux City	1881	"	275,232	155,452	119,780
Register Life & Annuity	Des Moines	1889	Mutual	23,974	5,601	14,426
Royal Union	"	1886	Mutual	109,358	101,116	8,242

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Boston.
American, Newark.
American Central, St. Louis.
American, New York.
American, Philadelphia.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Detroit, Detroit.
Dwelling House, Boston.
Equitable, Providence.
Farmers', York, Pa.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco
Franklin, Philadelphia.
German, Freeport.
German, Peoria.
Germania, New York.
German-American, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Greenwich, New York.
Guardian, London.

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IOWA.—CONTINUED.

Other Companies Authorized to do Business:

Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Knoxville, Knoxville.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
Northern, London.
North British and Mercantile, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich.
Ohio Farmers', LeRoy.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn,
Phœnix, Hartford.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Rochester German, Rochester.
Rockford, Rockford.
Royal, Liverpool.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut General, Hartford.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
Manhattan, New York.
Massachusetts, Springfield.
Michigan, Detroit.
Mutual, Louisville.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
New York Plate Glass, New York.
Standard, Detroit.
Travelers, Hartford.

KANSAS.

G. A. ANTHONY, Superintendent of Insurance, Topeka.

FIRE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Shawnee	Topeka	1882	$100,000	$217,975	$61,804	$156,171

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes
Bremen Farmers'	Bremen	1888	$ 2,192	.....	$2,192	$13,367
Brown Co. Farmers'	Morrill	1889	1,043	.....	1,043	4,012
Kas. Farmers' Alliance	McPherson	1888	961	.....	961	7,420
Kansas Farmers' Fire	Abelene	1882	138,981	$13,688	125,293	36,564
Kansas Mill Owners'	Ottawa	1883	11,315	2,000	9,315	109,163
Marshall Co	Marysville	1889	413	.....	413	2,108
Mannonite	Halstead	1880	3,930	.....	3,930	19,907
Republic Co	Belleville	1884	300	.....	300	7,360
Sumner Co	Wellington	1888	655	.....	655	5,625

LIFE COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Kansas Mutual Life Ass'n, Topeka	1882	$100,000	$157,025	$41,372	$115 653

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultual, Watertown, N. Y.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Farragut, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's Dayton.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria, Ill.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.

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KANSAS.—CONTINUED.

Other Companies Authorized to do Business:

London, London.
London and Lancashire, Liverpool.
Merchants', Newark.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Providence-Washington, Providence.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Rockford, Rockford, Ill.
Royal, Liverpool.
Security, New Haven.
St. Paul, St. Paul.
Southern, New Orleans.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
State, Des Moines.
Sun, London.
Traders', Chicago.
Northern, London.
N. British and Mercantile, London.
Union, San Francisco.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Home, Brooklyn.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield, Mass.
Metropolitan, New York.
Michigan, Detroit.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Phœnix, Hartford.
Provident Savings, New York.
State Mutual, Worcester.
Travelers', Hartford
Union Central, Cincinnati.
Union Mutual, Portland, Me.
United States, New York.
Washington, New York.
Kansas Mutual, Hiawatha.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety Co., New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyd's Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.
United States Guaranty, New York.
Penn Mutual, Philadelphia.

KENTUCKY.

H. F. DUNCAN, Insurance Commissioner, Frankfort.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Franklin	Louisville	1836	$200,000	$240,068	$37,502	$202,556
German	"	1854	200,000	313,044	24,645	288,399
German National	"	1884	200,000	239,835	17,086	221,245
German Security	"	1872	100,000	166,643	14,051	152,591
Louisville	Louisville	1872	100,000	257,562	131,774	125,788
Mutual	Newport	1888	10,000	61,298	16,683	44,615
Western	Louisville	1872	100,000	211,266	16,081	195,185

MUTUAL FIRE COMPANY.

		Began Business.	Cash Assets	Liabilities.	Surplus.	Premium Notes.
Kentucky and Louisville	Louisville	1838	$5,625	$500	$5,125	$237,342

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Mutual	Louisville	1866	$100,000	$2,246,093	$2,141,829	$104,264
Sun	Louisville	1890	150,000	138,010	64,329	73,681

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', Philadelphia.
Commerce, Albany.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Detroit, Detroit.
Eagle, New York.
Equitable, Providence, R. I.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco
Firemen's, Dayton.
Franklin, Philadelphia.
German, Freeport, Ill.
German-American, New York.
Germania, New York.
Glens Falls, Glens Falls.
Guardian, London.
Hamburg-Bremen, Hamburg.

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KENTUCKY.—CONTINUED.

Other Companies Authorized to do Business:

Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark.
Merchants' Providence, R. I.
Michigan, Detroit.
Milwaukee Mechanics' Milwaukee.
National, Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reading, Reading.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union & National, Edinburgh.
St. Paul, St. Paul.
Security, New Haven.
Security, Cincinnati.
Springfield, Springfield, Mass.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Transatlantic, Hamburg.
Union, San Francisco.
Union, Philadelphia.
United Firemen's, Philadelphia.
Westchester, New York.
Western, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
Manhattan, New York.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New York, New York.
Northwestern, Milwaukee.
Penn, Philadelphia.
Provident Savings, New York
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.
Western and Southern, Cincinnati.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Pacific Mutual, San Francisco.
Standard Accident, Detroit.
Travelers' Accident, Hartford.
Employers' Liability, London.
Guarantee Co. of North America, Montreal.

LOUISIANA.

W. B. SPENCER, Supervisor of Insurance, New Orleans.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Crescent	New Orleans	1849	$300,000	$304,800	$105,214	$199,086
Germania	"	1866	200,000	265,984	64,818	201,166
Hibernia	"	1871	200,000	234,335	22,972	211,362
Inter-State Fire Ass'n	"	1889	100,000	213,497	29,176	184,320
Home	"	1852	400,000	508,270	151,740	356,530
La Fayette	"	1869	150,000	229,304	24,303	205,001
Louisiana	Baton Rouge	1891	63,400	63,400	.....	63,400
Merchants'	New Orleans	1854	300,000	370,117	60,246	309,871
Mechanics' and Traders'	"	1869	375,000	692,079	256,856	435,223
N. O. Association	"	1869	300,000	363,658	57,119	306,559
Sun Mutual	"	1856	500,000	990,437	385,401	615,036
Teutonia	"	1872	250,000	535,107	197,234	357,873
The Firemen's	"	1875	150,000	96,145	26,000	70,145
The Southern	"	1882	300,000	509,348	183,134	326,214

Other Companies Authorized to do Business;

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
American, New York.
American Central St. Louis.
Caledonian, Edinburgh.
Continental, New York.
Commercial Union, London.
Fire Association, Philadelphia.
Farragut, New York.
German American, New York.
Germania, New York.
Greenwich, New York.
Georgia Home, Columbus.
Girard, Philadelphia.
Guardian, London.
Hamburg-Bremen Hamburg, Ger.

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LOUISIANA.—CONTINUED.

Other Companies Authorized to do Business:

Hartford, Hartford.
Home, New York.
Imperial, London.
Insurance Co. of N. America, Phila.
Knoxville, Knoxville.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London Assurance Cor., London.
Louisville Underwriters, Louisville.
Manchester, Manchester.
Merchants, Newark.
Mutual, New York.
Niagara, New York.
New York Underwriters, New York.
N. British and Mercantile, London.
Northern Assurance, London.
Norwich Union, Norwich.
Orient, Hartford.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Planters' and Merchants', Mobile.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Royal Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
St. Paul, St. Paul.
Sun, London.
Union, Philadelphia.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Equitable, New York.
Life Ins. Co. of Virginia, Richmond.
Manhattan, New York.
Mutual, New York
New England, Boston.
New York, New York.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Travelers', Hartford.

MISCELLANEOUS COMPANIES.

Fidelity and Casualty, New York.
London Guarantee.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers', Hartford.
U. S. Accident, New York.

MAINE.

S. W. CARR, Insurance Commissioner, Bowdoinham.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Merchants'.....	Bangor	1886	$100,000	$218,001	$ 95,975	$122,026
Union.....	"	1885	100,000	314,820	115,746	199,074

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Union Mutual.....	Portland	1849	Mutual	$6,453,310	$6,224,017	$229,293

Other Companies Authorized to do Business

FIRE COMPANIES.

Ætna, Hartford.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
Boston Marine, Boston.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Dwelling House, Boston.
Equitable, Providence, R. I.
Fire Association, Philadelphia.
Firemen's, Boston.
Fireman's Fund, San Francisco.
First National, Worcester.
Franklin, Philadelphia.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Girard State, Portsmouth.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Holyoke Mutual, Salem, Mass.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile F. & M., Boston.
Mechanics' and Trad'rs', New Orleans.
Merchants' Newark.
Merchants' Providence.
Michigan, Detroit.
National, Hartford.
National, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
N. British and Mercantile, London.
North American, Boston.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Pennsylvania, Philadelphia.
Phœnix, London.
Phœnix, Hartford.
Phenix, Brooklyn.
Providence-Washington, Providence
Queen, New York.
Quincy Mutual, Quincy, Mass.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union & National, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Traders', Chicago.
Trad'rs' and Mechanics' Mutual, Mass.
Union, Philadelphia.
Union Assurance, London.
United Firemen's, Philadelphia.
United States, New York.
Western, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut Mutual, Hartford.
Equitable, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.

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MAINE.—CONTINUED.

Other Companies Authorized to do Business:

Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn, Philadelphia.
Phœnix, Hartford.
Provident Life and Trust, Philadel'a.
Provident Savings, New York.
State, Worcester, Mass.
Travelers', Hartford.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam-Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Life and Accident, Detroit.
Travelers', Hartford.

MARYLAND.

I. FREEMAN RASIN, Insurance Commissioner, Annapolis.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Baltimore	1858	$180,000	$272,090	$ 20,473	$251,617
Associated Firemen's	"	1847	200,000	354,689	21,032	333,648
Baltimore	"	1807	200,000	586,807	98,970	487,836
Firemen's	"	1825	378,000	650,880	162,047	488,833
German-American	"	1880	200,000	333,140	38,907	294,233
German	"	1865	500,000	1,086,633	129,799	956,864
Home	"	1867	100,000	238,467	90,148	148,319
Howard	"	1856	185,000	283,481	30,399	253,082
Maryland	"	1858	100,000	155,542	22,303	133,539
National	"	1849	100,000	167,229	25,286	141,943
Old Town	"	1885	100,000	127,840	7,283	120,557
Peabody	"	1862	127,500	489,269	33,445	455,824

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Baltimore Equitable	Baltimore	1794	$1,861,940	$598,348	$1,263,592	.....
Baltimore Co.	"	1850	40,787	46,454	.....	.....
Kent Co.	Chestertown	1847	116,483	53,885	62,598	.... ..

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Maryland	Baltimore	1865	$100,000	$1,600,442	$1,334,994	$255,448
Mutual	"	1870	Mutual	176,692	163,009	13,683

CASUALTY COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Deposit Co.	Baltimore	1890	$500,000	$823,591	$ 95,537	$728,054

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto
British and Foreign Marine, Liverp'l.
Broadway, New York.
Caledonian, Edinburgh.
Citizens', New York.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Equitable, Philadelphia.
Farmers', York.
Firemen's, Newark.
Fire Association, Philadelphia.
Firemen's Fund, San Francisco.
Fire Ins. Co., Philadelphia.
Franklin, Philadelphia.
General, Dresden, Ger.
Germania, New York.
German-American, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Guardian, London.
Guardian, New York.
Hanover, New York.
Hartford, Hartford.

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MARYLAND.—CONTINUED.

Other Companies Authorized to do Business:

Home, New York.
Imperial, London.
Indemnity, London.
Ins. Co. of N. America, Philadelphia
Ins. Co. of Penn., Philadelphia.
Kings County, New York.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Lumbermen's, Philadelphia.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence.
Millers' and Manuf'rs', Minneapolis.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, N. Y.
Niagara, New York.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, England.
Northwestern National, Milwaukee.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Peoples', Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Royal, Liverpool.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Sun, London.
Traders', Chicago.
Union, Philadelphia.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western, Pittsburgh.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Germania, New York
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
National, Vermont.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
Standard, Detroit.
State, Worcester, Mass.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Steam Boiler, New York.
American Surety, New York.
City, Pittsburgh.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

MASSACHUSETTS.

GEORGE S. MERRILL, Commissioner of Insurance, Boston.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American.....Boston	1818	$ 300,000	$ 630,161	$ 278,106	$ 352,055
R. W. Hosmer & Co., Gen. West'n Agts., Chicago.					
Firemen's..... "	1872	400,000	890,190	226,956	667,234
First National.....Worcester	1869	200,000	316,299	115,002	201,297
Holyoke Mutual..... ..Salem	1843	*100,000	841,518	277,277	564,241
Massachusetts Mutual.....Boston	1862	*200,000	304,633	95,507	209,126
Mercantile.....Boston	1823	400,000	579,614	157,137	422,477
R. W. Hosmer & Co., Gen. West'n Agts., Chicago.					
Springfield F. & M .....Springfield	1849	1,500,000	3,581,151	1,568,441	2,012,710
A. J. Harding, Mgr. West'n Dept., Chicago.					
The North American.....Boston	1872	200,000	370,886	147,292	223,593

*Guarantee Capital.

MUTUAL FIRE COMPANIES.

	Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Arkwright.....Boston	1860	$804,578	$382,032	$422,546	$3,794,423
Boston Manufacturers'..... "	1850	916,228	434,577	481,651	4,331,637
Colonial..... Boston	1894	40,345	40,700	.....	185,425
Cotton and Woolen..... "	1875	200,508	134,218	66,290	1,316,241
Essex.....Salem	1829	120,194	73,088	47,106	125,635
Fall River Manufacturers', Fall River	1870	332,535	157,900	174,635	1,573,690
Industrial.....Boston	1890	124,950	77,542	47,408	751,349
Old Colony.....Boston	1893	42,727	42,205	522	215,525
Paper Mill.....Boston	1887	60,505	26,971	33,534	268,650
Rubber Manufacturers'..... "	1884	203,163	103,784	99,379	906,932
Wachusett.....Fitchburgh	1891	31,736	30,480	1,256	78,547
Western Masssachusetts..Springfield	1893	18,609	47,747	.....	197,012
Worcester Manufacturers', Worcester	1855	297,968	125,864	172,104	1,232,295

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MASSACHUSETTS.—CONTINUED.

MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Boston	Boston	1873	$1,000,000	$2,877,582	$643,152	$2,234,430
China	"	1853	Mutual	234,593	122,577	112,016
Equitable	Provincetown	1845	50,000	110,206	36,563	73,643
India	Boston	1867	Mutual	212,683	10,632	202,051
Wellfleet	Wellfleet	1864	100,000	96,489	1,932	94,557

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Berkshire	Pittsfield	1851	$25,000	$ 5,993,681	$ 5,326,987	$ 571,194
John Hancock	Boston	1862	Mutual	5,070,018	4,632,627	437,391
Massachusetts	Springfield	1851	Mutual	14,480,481	13,460,164	1,020,317
Massachusetts Benefit Life	Boston	1879	Mutual	1,671,679	424,324	1,027,796
New England	Boston	1843	Mutual	23,026,001	20,697,232	2,328,769
State	Worcester	1845	Mutual	8,888,870	7,826,230	1,062,640

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
Albany, Albany.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
Atlantic, New York.
Atlas, London.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord, N. H.
Citizens', New York.
Citizens', St. Louis.
City of London, London.
Commerce, Albany.
Commercial Union, London
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Equitable, Providence.
Farmers', York, Pa.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co., County of Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Baltimore.
Firemen's, Dayton.
Firemen's, Newark.
Franklin, Philadelphia.
Franklin, Louisville.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glen's Falls, Glen's Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Ins. Co., State of Penn., Philadelphia.
Lion, Liverpool.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, London.
Lumberman's, Philadelphia.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Middlesex Mutual, Conn.
Milwaukee Mechanics, Milwaukee.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York, New York.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, New York.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester
Royal, Liverpool.
Rutgers, New York.
Security, New Haven.
Scottish Union and Nat'l, Edinburgh.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Teutonia, Philadelphia.
Teutonia, New Orleans.
Transatlantic, Hamburg.
Traders', Chicago.
Union, Philadelphi
Union Assurance, London.
United Firemen's, Philadelphia.
United Fire, Manchester, Eng.
United States, New York.
Western, Toronto.
Western, Pittsburgh.
Westchester, New York.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut General, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
Manhattan, New York.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, New York.
National, Hartford.
National Life, Montpelier, Vt.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Provident Life and Trust, Phila.
Provident Savings, New York.
Prudential, Newark.
Travelers', Hartford.
Union, Portland.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

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MICHIGAN.

THERON F. GIDDINGS, Commissioner Insurance, Lansing.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Detroit	Detroit	1866	$350,000	$1,203,286	$230,487	$972,799
Grand Rapids	Grand Rapids	1882	200,000	392,498	142,147	250,351
Michigan	Detroit	1881	400,000	770,362	259,448	510,916
Saginaw Valley	Saginaw	1893	200,000	256,054	31,964	224,089

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Detroit Manufacturers'	Detroit	1887	$16,567	$16,057	$ 510	$129,421
Michigan Millers'	Lansing	1881	82,435	15,152	67,283	171,101

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Michigan Mutual	Detroit	1867	$250,000	$4,803,895	$4,351,357	$452,538

ACCIDENT COMPANY.

		Began Business	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Standard	Detroit	1884	$200,000	$670,315	$428,101	$251,214

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Albany, Albany, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
Artisans, Pittsburgh.
British America, Toronto.
British and Foreign, Liverpool.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commerce, Albany, N. Y.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Cooper, Dayton, O.
Delaware, Philadelphia.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence.
Eureka, Cincinnati.
Farmers', York, Pa.
Farragut, New York.
Firemen's Dayton, O.
Firemen's, Newark.
Fireman's Fund, San Francisco.
Fire Association, Philadelphia.
Fire Ins. Co. County of Pa., Philadel'a.
Franklin, Philadelphia.
German, Freeport Ill.
German, Peoria, Ill.
German, Pittsburgh.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, N. Y.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Kings County, Brooklyn.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Manuf'rs' and Merchants' Pittsburgh.
Marine, London.
Mechanics' Philadelphia.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee
Norwich Union, Norwich, Eng
Ohio, Dayton.
Ohio Farmers', Leroy.
Orient, Hartford.
Pacific, New York City.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin Ger.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh
Security, New Haven.
Security, Cincinnati.
Springfield, Springfield.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Teutonia, Philadelphia.
Teutonia, Dayton, O.
Traders' Chicago.
Transatlantic, Hamburg.
Union, San Francisco.
Union, Philadelphia.
Union, Buffalo.
United Firemen's, Philadelphia
United States, New York.
Western, Pittsburgh.
Western, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn

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MICHIGAN.—CONTINUED.

Other Companies Authorized to do Business:

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn, Philadelphia.
Phœnix, Hartford.
Provident, Savings, New York.
Provident, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers' Accident, Hartford.
United States Guarantee, New York

MINNESOTA.

C. H. SMITH, Insurance Commissioner, St. Paul.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Minnesota	Minneapolis	1886	$200,000	$ 294,301	$ 84,116	$210,185
St. Paul	St. Paul	1865	500,000	2,080,437	1,036,159	1,044,278

MUTUAL FIRE COMPANY.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Prem. Notes.
Millers' and Manuf'rs'	Minneapolis	1881	$180,528	$ 79,501	$101,027	$248,209

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Life Ins. Clearing Co	St. Paul	1892	$125,000	$159,000	$17,539	$142,461

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Alamo, San Antonio, Texas.
Albany, Albany.
Alliance, Pittsburgh.
American Central, St. Louis.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
Armenia, Pittsburgh.
Atlas, London.
British America, Toronto.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord, N. H.
Central Mfrs. Mutual, Van Wert, O.
Citizens', Pittsburgh.
Citizens, New York City.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Eagle, New York.
Equitable, Providence.
Farmers', York, Penn.
Farragut, New York City.
Firemen's, Baltimore.
Firemen's, Chicago.
Firemen's, Newark.
Fire Association, Philadelphia
Firemans Fund, San Francisco
Franklin, Philadelphia.
German American, New York.
Germania, New York.
German, Freeport, Ill.
German, Peoria, Ill.
German, Pittsburgh.
German Savings, Quincy, Ill.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth, N. H.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. County of Philadelphia.
Ins. Co. N. America, Philadelphia
Ins. Co. State of Pa., Philadelphia
Lancashire Manchester.
Lion, London.
Liverpool and London and Globe Liverpool.
London and Lancashire, Liverpool.
London, London.
Lumbermen's, Philadelphia.
Manchester, Manchester, Eng.
Manuf'rs' and Merchants' Mutual, Rockford, Ill.
Mannheim, Mannheim, Ger.
Marine, London.
Mechanics' Philadelpia.
Merchants', Providence.
Merchants', Newark,
Mercantile, Boston.
Michigan Millers', Lansing.
Michigan, Detroit.
Milwaukee Mechanics, Milwaukee
Miller's National, Chicago.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New York, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, New York.
Norwich Union, Norwich, Eng.

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MINNESOTA.—CONTINUED.

Other Companies Authorized to do Business:

Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reliance, Philadelphia.
Reading, Reading, Pa.
Rochester German, Rochester.
Rockford, Rockford, Ill.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Standard, New York.
State, Des Moines.
Sun, London.
Teutonia, Philadelphia.
Traders', Chicago.
Transatlantic, Hamburg, Ger.
Union, Philadelphia
Union Assurance, London.
United Firemen, Philadelphia.
United States, New York.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut, Hartford.
Eqitable, Des Moines.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, New York.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York City.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester, Mass.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.

MISSISSIPPI.

W. W. STONE, Auditor, Jackson.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Columbus Ins. and Bank'g,	Columbus	1852	.....	.....	.....	.....
Delta	Greenville	1889	$ 10,000	$ 28,084	$ 3,439	$ 24,645
Mississippi Home	Vicksburg	1888	100,000	152,050	32,050	120,000

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
Crescent, New Orleans.
Georgia Home, Columbus, Ga.
Germania, New York.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Ins. Co. of North America, Philadel'a.
Liverp'l & London & Globe, Liverpool.
Mechanics' and Traders', New Orleans.
New Orleans, New Orleans.
Niagara, New York.
Norwich Union, Norwich, Eng.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Royal, Liverpool.
Security, New Haven.
Southern, New Orleans.
Sun, New Orleans.
Western, Toronto.

LIFE COMPANIES.

Equitable, New York.
New York, New York.
Manhattan, New York.
Mutual, New York.

ACCIDENT COMPANIES.

Standard, Detroit.
Travelers', Hartford.
Pacific Mutual, San Francisco.
Fidelity and Casualty, New York.
Employers' Liability, London.
London Guarantee.

MISSOURI.

JAMES R. WADDILL, Superintendent of Insurance, St. Louis.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities	Surplus as to Policy-Holders.
American Central	St. Louis	1853	$600,000	$1,632,901	$806,662	$826,238
Citizens'	"	1837	200,000	522,311	85,203	437,108

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MISSOURI.—CONTINUED.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities	Surplus.	Premium Notes.
Franklin	St. Louis	1884	$29,587	$11,072	18,515	$367,402
German	"	1888	11,689	8,870	2,819	209,493
Hope	"	1857	34,960	9,913	25,047	312,442
Jefferson	"	1886	70,535	28,891	31,644	409,683
Laclede	"	1860	27,017	3,706	23,311	269,088
St. Charles	St. Charles	1860	104,008	2,835	101,107	221,459
St. Louis	St. Louis	1881	11,392	2,755	8,637	685,483
Washington	"	1858	77,309	8,911	68,398	349,364

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Covenant Mutual	St. Louis	1853	$100,000	$480,855	$380,539	$100,316
German Mutual	"	1858	Mutual	427,566	325,283	102,273

FIDELITY COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Missouri, Kansas & Texas Trust Co.	Kansas City	1888	$1,011,200	$2,058,451	$729,292	$1,329,159
Union Cas'y & Surety Co.,	St. Louis	1893	250,000	690,597	384,122	306,475

ther Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, New York
Allemania, Pittsburgh.
American, Newark.
American, Boston.
American, Philadelphia.
American, New York.
Atlas, London.
Boston, Boston.
British America, Toronto.
British and Foreign, Liverpool.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', Pittsburgh.
Citizens', New York.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence.
Farmers', York, Pa.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co. County of Pa., Philadel'a.
Firemen's, Baltimore.
Firemen's, Newark.
Firemen's, Boston.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German, Freeport.
German, Peoria.
German, Pittsburgh.
German-American, New York.
Germania, New Orleans.
Germania, New York.
Girard, Philadelphia.
Glen's Falls, Glen's Falls.
Granite State, Portsmouth.
Grand Rapids, Grand Rapids.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North Amer ca, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Lumbermen's, Philadelphia.
Manchester, Manchester, Eng.
Mannheim, Mannheim, Ger.
Manuf'rs' and Merchants', Pittsburgh.
Manuf'rs' and Merchants' Mutual, Rockford, Ill.
Mechanics', Philadelphia.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Millers' National, Chicago.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
Newark Newark.
New Hampshire, Manchester
New York, New York.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
N. British and Mercantile, London.
Northern, London.
North River, New York.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Rockford, Rockford, Ill.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Southern, New Orleans.
Spring Garden, Philadelphia.
Springfield, Springfield Mass.
State, Iowa.
St. Paul, St. Paul.
Sun, London.
Syndicate, Minneapolis.
Teutonia, New Orleans.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia,
Union, London.
United Firemen's, Philadelphia.
United States, New York.
Virginia, Richmond.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Connecticut.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York
Home, Brooklyn.
Kansas Mutual Life, Topeka.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual Benefit, Newark
Mutual, New York.
Mutual, Louisville, Ky.
National, Montpelier.

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MISSOURI—CONTINUED.

Other Companies Authorized to do Business:

New England, Boston.
New York, New York.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Phœnix Mutual, Hartford.
Provident Life and Trust, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Ætna, Hartford.
American Surety, New York.
American Emp. Liability, Jersey City.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee and Acc't England.
Metropolitan Plate Glass, New York.
Mo., Kan. and Tex. Trust, Kansas City
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers', Hartford.
United States Guarantee, New York

NEBRASKA.

EUGENE MOORE, Auditor, Lincoln.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Farmers' and Merchants'	Lincoln	1885	$50,000	$193,842	$119,637	$74,205
Home	Omaha	1884	50,000	217,749	134,583	83,166
Omaha	"	1889	50,000	103,949	51,439	52,510

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Bankers'	Lincoln	1887	$100,000	$163,280	$50,119	$113,161
Union	Omaha	1885	100,000	173,824	31,698	110,618

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, Philadelphia.
American, New York.
American Central, St. Louis.
British America, Toronto
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, London.
Detroit, Detroit.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence.
Farragut, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Dayton
Firemen's, New York.
Firemen's, Newark.
Franklin, Philadelphia
Franklin, Columbus.
German, Pittsburgh.
German, Peoria, Ill.
German, Freeport, Ill.
German-American, New York.
Germania, N. Y.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Hibernia, New Orleans.
Home, New York.
Imperial, London.
Ins. Co. County of Pa., Philadelphia.
Ins. Co. of N. America, Philadelphia.
Ins. Co. State of Pa., Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, London.
Louisville Underwriters, Louisville.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
New Hampshire, Manchester.
Niagara, New York.
Norwich Union, Norwich, Eng.
North American, Boston.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Orient, Hartford.
Palatine, Manchester.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Pennsylvania, Philadelphia.
Prescott, Boston.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Rochester German, Rochester.
Rockford, Rockford.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
South British, Auckland, N. Z.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
State, Des Moines.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Transatlantic, Hamburg, Ger.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Provident, Philadelphia.

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NEBRASKA.—CONTINUED.

Other Companies Authorized to do Business:

State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union. Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Am. Employers' Liability, N. J.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Great Eastern Casualty Co., N. J.
Hartford Steam Boiler, Hartford.
London Guarantee & Acc., London.
New York Plate Glass, New York.

NEVADA.

R. L. HORTON, Ex-officio Insurance Commissioner, Carson City.

Companies Authorized to do Business in this State:

FIRE COMPANIES.

Alliance, London.
Atlas, London.
Ætna, Hartford.
American, New York.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
German-American, New York.
Girard, Philadelphia.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Merchants', Newark.
National, Hartford.
New Hampshire, Manchester.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phœnix, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Queen, New York.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Sun, London.
Sun, San Francisco.
Union, San Francisco.
Western, Toronto.

LIFE COMPANIES.

Equitable, New York.
Home, New York.
Mutual, New York.
Mutual Reserve Fund, New York.
National, Montpelier.
New York, New York.
Pacific, San Francisco.
Travelers', Hartford.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
Travelers', Hartford.
California Title Ins. and Trust Co. San Francisco.

NEW HAMPSHIRE.

JOHN C. LINEHAN Insurance Commissioner, Concord.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Capital	Concord	1886	$200,000	$ 437,461	$ 226,282	$211,178
R. S. Critchell, General Agent, Chicago.						
Fire Underwriters	"	1887	10,000	41,717	26,238	15,479
Granite State	Portsmouth	1885	200,000	577,178	332,574	244,604
New Hampshire	Manchester	1870	700,000	2,202,575	951,428	1,151,147
H. M. Russel, General Western Agent, Chicago.						
Portsmouth	Portsmouth	1887	50,000	134,332	25,370	108,962
State Dwelling	Portsmouth	1891	15,000	38,060	6,296	16,764

Other Companies Authorized to do Business:

FIRE COMPANIES.

American, Newark.
Caledonian, Edinburgh.
Commercial Union, London.
Continental, New York.
Dwelling House, Boston.
Fire Association, Philadelphia.
Hamburg-Bremen, Hamburg, Ger.
Hartford, Hartford.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Liverp'l, London and Globe, Liverp'l.
London and Lancashire, Liverpool.
Mechanics' & Traders', New Orleans.
Phenix, Brooklyn.
Pennsylvania, Philadelphia.
Queen, New York.
Royal, Liverpool.
Springfield, Springfield, Mass.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Connecticut, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
John Hancock, Boston.
Manchester, Manchester, Eng.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern Milwaukee.
Penn Mutual, Philadelphia
Provident, Philadelphia.
Provident Savings, New York.
State, Worcester.
Travelers', Hartford.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety, New York.
Employers' Liability, London
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee & Acc., London.
Standard, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

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NEW JERSEY.

GEORGE S. DURYEE, Commissioner of Banking and Insurance, Trenton.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Newark	1846	$600,000	$2,450,109	$549,038	$1,901,070
Camden	Camden	1841	105,730	261,833	45,546	216,287
Firemen's	Newark	1855	600,000	1,885,951	276,633	1,609,318
National	Elizabeth	1865	100,000	139,821	9,645	130,176
New Brunswick	New Brunswick	1832	50,000	127,693	3,289	124,404
Standard	Trenton	1868	100,000	183,411	44,259	139,151
The Merchants'	Newark	1858	400,000	1,311,585	734,762	576,823
The Newark	Newark	1810	250,000	631,518	162,610	468,908

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Mutual Benefit	Newark	1845	Mutual	$55,283,003	$51,813,853	$3,469,150
Prudential	"	1876	$2,000,000	13,041,810	10,100,032	2,941,777
United States	"	1888	280,000	334,272	143,446	190,828

ACCIDENT COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-holders.
Amer. Employers' Liab., Jersey City	1890	$200,000	$535,186	$329,670	$205,516

PLATE GLASS COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
New Jersey Plate Glass, Newark	1868	$100,000	$135,840	$27,449	$108,391

Other Companies Authorized to do Business:

FIRE COMPANIES.

Agricultural, Watertown, N. Y.
American Central, St. Louis.
American, New York
American, Philadelphia.
Broadway, New York.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
City of London, London.
Commerce, Albany, N. Y.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Dwelling House, Boston.
Farmers', York, Pa.
Farragut, New York.
Fire Association, Philadelphia
Ins. Co. County of Philadelphia
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German American, New York.
Germania, New York
Girard, Philadelphia.
Glens Falls, Glens Falls.
Globe, New York.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester, Eng.
Liverpool & London & Globe, Liverp'l.
Lion, London.
London and Lancashire, Liverpool.
London, London.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Merchants, Providence.
Milwaukee Mechanics, Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern. London.
North River, New York.
Norwich Union, Norwich, Eng.
Northwestern National, Milwaukee.
Orient, Hartford.
Pacific, New York.
Pennsylvania, Philadelphia.
People's, Pittsburgh.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reading, Reading.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Transatlantic, Hamburg, Ger.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Brooklyn, New York.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee, Montreal.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee & Acc., London.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers', Hartford.

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NEW YORK.

JAMES F. PIERCE, Superintendent of Insurance, Albany.

FIRE COMPANIES.

		Began Business.	Capital.	Assets	Liabilities.	Surplus as to Policy-Holders.
Agricultural	Watertown	1819	$ 500,000	$2,268,737	$1,503,302	$ 765,435
A. H. Darrow, Gen. West'n Agt., Chicago.						
Albany	Albany	1811	250,000	434,783	97,487	337,296
American	New York	1857	400,000	.....	.....	.....
Broadway	"	1849	200,000	433,550	173,311	260,239
Buffalo German	Buffalo	1867	200,000	1,703,489	410,861	1,292,628
Citizens'	New York	1849	300,000	839,158	407,752	431,406
Commerce	Albany	1859	200,000	359,182	111,388	247,794
Commercial Union	New York	1891	200,000	207,025	30	206,995
Continental	New York	1853	1,000,000	6,754,908	3,943,639	2,811,269
J. J. McDonald, Gen. West'n Agent, Chicago.						
Eagle	"	1806	300,000	1,156,429	221,115	935,314
Empire City	"	1850	200,000	297,612	68,870	228,742
Farragut	New York	1872	200,000	320,167	94,918	225,249
German-American	"	1872	1,000,000	6,240,098	3,383,723	2,856,375
Eugene Carey, Gen. West'n Agt., Chicago.						
Germania	"	1859	1,000,000	3,431,840	1,276,411	2,155,429
E. G. Halle, West'n Mgr., Chicago.						
Glens Falls	Glens Falls	1849	200,000	2,425,183	926,940	1,574,243
J. L. Whitlock, Gen. West'n Agt., Chicago.						
Globe	New York	1863	200,000	300,934	80,930	220,004
Hamilton	"	1852	150,000	264,537	72,506	192,031
Hanover	"	1852	1,000,000	2,245,352	1,135,206	1,110,146
Home	"	1853	3,000,000	9,159,836	5,069,409	4,070,427
Kings County	Brooklyn	1858	150,000	361,386	48,002	313,384
Nassau	Brooklyn	1852	200,000	500,967	89,670	411,297
National	New York	1838	200,000	288,334	55,406	232,928
New York	"	1892	200,000	318,036	55,797	263,239
Niagara	"	1850	500,000	2,322,318	1,477,127	845,191
Pacific	"	1851	200,000	720,096	329,356	390,738
Phenix	Brooklyn	1853	1,000,000	5,545,629	4,139,273	1,406,356
Eugene Harbeck, Gen. West'n and South'n Agt., Chicago.						
Queen	New York	1891	500,000	3,747,551	2,093,952	1,654,489
J. M. Rodgers, West'n Mgr., Chicago.						
Rochester German	Rochester	1872	200,000	858,561	376,057	482,504
Rutgers	New York	1853	200,000	330,209	71,958	258,251
Stuyvesant	"	1850	200,000	267,915	51,041	216,874
The Commonwealth	"	1886	500,000	716,007	112,658	603,349
The Greenwich	"	1835	200,000	1,358,210	1,027,103	331,117
The North River	New York	1822	350,000	580,229	184,618	404,611
The Peter Cooper	New York	1853	150,000	310,220	22,492	287,728
Union	Buffalo	1874	100,000	195,552	42,643	152,909
United States	New York	1825	250,000	650,827	298,966	351,863
Westchester	"	1837	300,000	2,032,445	1,258,264	774,181
M. O. Brown, Gen. West'n Agt., Chicago.						
Williamsburgh City	Brooklyn	1853	250,000	1,465,536	582,742	882,794

MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Atlantic Mutual	New York	1842	Mutual	$11,895,182	$10,489,415	$1,405,777
Commercial Mutual	"	1852	Mutual	642,195	644,616	2,421
New York Mutual	"	1851	$420,000	639,122	154 160	484,962

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NEW YORK—FIRE COMPANIES CONTINUED.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes
Duchess Co.	Poughkeepsie	1836	$ 120,152	$113,823	$ 6,329	$ 52,695
Erie Co.	Buffalo	1874	285,110	38,069	247,041	133,465
Mutual	Albany	1836	160,107	10,317	149,790	376,168
Mutual	New York	1882	1,095,437	715,773	352,938	.....

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
American Union	New York	1894	$ 500,000	$ 479,118	$ 37,567	$ 441,551
Brooklyn	"	1864	125,000	1,647,063	1,502,185	144,878
Commercial Alliance	"	1889	200,000	392,573	253,875	138,698
Equitable	"	1859	100,000	185,044,310	147,564,507	*37,479,803
Home	Brooklyn	1860	125,000	8,458,207	7,071,614	1,386,592
Metropolitan	New York	1867	1,000,000	19,343,705	15,233,284	4,110,420
Mutual Reserve Fund	"	1881	Mutual	3,690,593	413,414	3,277,179
New York Life	"	1845	Mutual	162,011,771	131,675,151	*20,249,306
Provident Savings	"	1875	100,000	1,516,271	801,945	714,326
The Germania	"	1860	200,000	17,744,263	16,513,975	1,230,288
The Manhattan	"	1850	100,000	13,293,778	12,155,194	1,138,584
The Mutual Life	"	1843	Mutual	204,638,784	182,109,456	22,529,327
The United States	"	1859	440,000	6,737,988	6,088,947	649,041
The Washington	"	1860	125,000	12,061,455	11,611,312	450,143

*Includes tontine funds.

ACCIDENT COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Fidelity and Casualty	New York	1876	$250,000	$2,257,529	$1,796,020	$461,509
Great Eastern Casualty and Indemnity	New York	1893	125,000	150,000	.....	150,000
Inter State Casualty	New York	1893	150,000	222,867	1,513	221,354
Preferred Accident Co.	New York	1893	200,000	408,647	205,545	203,101

SURETY COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
American	New York	1884	$2,000,000	$3,976,917	$1,427,674	$2,549,243
Lawyer's Title Ins. Co.	"	1887	500,000	486,096	15,348	467,748
United States	"	1890	250,000	359,125	63,559	295,644
Fidelity and Casualty	"	1876	250,000	2,257,529	1,796,020	461,509

PLATE GLASS COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Fidelity and Casualty	New York	1876	$250,000	$2,257,529	$1,796,020	$461,509
Lloyds Plate Glass	"	1882	250,000	626,178	245,495	380,683
The Metropolitan Plate Glass	"	1874	100,000	427,527	148,878	278,649
The New York Plate Glass	"	1891	100,000	237,471	104,855	132,616

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NEW YORK.—CONTINUED.

STEAM BOILER COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Casualty.....New York	1876	$250,000	$2,257,529	$1,796,020	$461,509

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Allemania, Pittsburgh
American, Boston.
American, Newark.
American Central, St. Louis.
American, Philadelphia.
Armenia, Pittsburgh.
Atlanta Home, Atlanta, Ga.
British America, Toronto.
Caledonian, Edinburgh.
Capital, Concord.
Citizens', St. Louis.
Citizens', Pittsburgh.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Delaware, Philadelphia.
Detroit, Detroit.
Equitable, Providence.
Farmers' York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Fire Ins. Co. County of Pa., Philadel'a.
Firemen's Baltimore.
Firemen's, Newark.
Firemen's, Boston.
First National, Worcester, Mass.
Franklin, Philadelphia.
German, Pittsburgh.
Girard, Philadelphia.
Grand Rapids, Grand Rapids.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hartford, Hartford.
Home, San Francisco.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Lumberman's, Philadelphia.
Manchester, Manchester, Eng.
Manuf'rs' and Merchants', Pittsburgh.
Mechanics', Philadelphia.
Mechanics' and Traders', New Orleans.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan; Detroit.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
North American, Boston.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Reading, Reading.
Reliance, Philadelphia.
Royal, Liverpool.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
Spring Garden, Philadelphia.
Sun Mutual, New Orleans.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Teutonia, New Orleans.
Traders' Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
Union Assurance, London.
United Firemen's, Philadelphia.
Western, Pittsburgh.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Connecticut General, Hartford.
Connecticut Mutual, Hartford.
John Hancock, Boston.
Massachusetts, Springfield.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Life and Trust, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Ohio.
Union, Portland, Me.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Deposit, Baltimore.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
London Guarantee & Acc., London.
Standard, Detroit.
Travelers', Hartford.

NORTH CAROLINA.

OCTAVIUS COKE, Ex-Officio Insurance Commissioner, Raleigh.

FIRE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Carolina.....Wilmington	1889	$50,000	$65,040	$6,774	$58,267
North Carolina Home.....Raleigh	1868	.....	.....	...	.....
Pamlico Ins. and Bank'g Co., Tarboro	....	.....	.....	...	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Philadelphia.
British and Foreign, Liverpool.
Caledonian, Edinburgh
Central City, Selma.
Commercial, Montgomery, Ala
Commercial Union, London.
Continental, New York.
City of London, London.
Connecticut, Hartford
Fire Association, Philadelphia.
Georgia Home, Columbus.
German-American, New York
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg
Hartford, Hartford.
Home, New York
Imperial, London.
Ins. Co. N. America, Philadelphia.
Knoxville, Knoxville, Tenn.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Mechanics' and Trad'rs, New Orleans

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NORTH CAROLINA.—CONTINUED.

Other Companies Authorized to do Business:

Merchants' Newark.
Mutual, New York.
National, Hartford.
New York Underwriters, New York.
North British and Mercantile, London.
Niagara, New York.
Norwich Union, Norwich, Eng.
Northern, London.
Orient, Hartford.
Phenix, Brooklyn.
Phœnix Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, Liverpool.
Rochester German, Rochester.
Royal, Liverpool.
St. Paul, St. Paul.
Security, New Haven.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Southern, New Orleans.
Sun, London.
Sun Mutual, New Orleans.
Virginia, Richmond.
Westchester, New York.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Hartford, Hartford.
Kentucky Mutual, Louisville.
Life Ins. Co. of Virginia, Richmond.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
United States, New York.

MISCELLANEOUS COMPANIES.

American Accident Indemnity.
Am. Employers' Liability, N. J
Employers' Liability, London.
Fidelity Mutual.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
London Guarantee & Acc., London
People's Mutual.
Standard, Detroit.
Travelers', Hartford.

NORTH DAKOTA.

F. B. FANCHER, Insurance Commissioner, Bismark.

Companies Authorized to do Business:

FIRE COMPANIES.

Ætna Hartford.
British America, Toronto.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fidelity, Philadelphia.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
German American, New York.
German, Freeport, Ill.
Germania, New York.
Hamburg-Bremen, Hamburg, Ger.
Hartford, Hartford.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Knoxville, Tenn.
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng
Milwaukee Mechanics', Milwaukee.
National, Hartford.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
New Hampshire, Manchester.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Queen, New York.
Springfield, Springfield, Mass.
St. Paul, St. Paul.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Bankers', St. Paul.
Commercial Alliance, New York.
Connecticut Indemnity, Waterbury.
Equitable, Des Moines.
Fidelity, Philadelphia.
Germania, New York.
Hartford, Hartford.
Life Insurance Clearing Co., St. Paul
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Northwestern Aid, Minneapolis.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES

Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.

OHIO.

W. M. HAHN, Insurance Commissioner, Columbus.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as Policy-Holde
Cincinnati	Cincinnati	1829	$150,000	$238,698	$ 69,161	$169,537
Commercial	"	1838	100,000	203,176	49,518	153,658
Columbia	Dayton	1882	150,000	313,757	73,887	239 870
Cooper	"	1867	100,000	287,878	149,917	137 961

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OHIO.—FIRE AND FIRE AND MARINE COMPANIES CONTINUED.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Dayton	Dayton	1851	$100,000	$186,822	$70,857	$115,964
Eagle	Cincinnati	1850	100,000	162,905	59,290	103,615
Eureka	"	1854	100,000	300,112	94,515	205,597
Franklin	Columbus	1864	100,000	275,016	140,191	134,826
Merchants' and Manuf'rs'	Cincinnati	1838	150,000	275,321	50,811	224,510
Miami Valley	Dayton	1863	100,000	158,917	10,379	148,538
National	Cincinnati	1851	100,000	167,786	46,162	121,624
Ohio	Dayton	1865	150,000	220,054	61,555	158,499
Security	Cincinnati	1881	150,000	249,403	64,939	184,464
Teutonia	Dayton	1865	100,000	451,534	74,864	376,670
Washington	Cincinnati	1836	150,000	245,310	31,606	313,704

MUTUAL COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Central Manufacturers'	Van Wert	1876	$ 75,814	$ 32,979	$ 43,335	$ 126,712
Cincinnati Equitable	Cincinnati	1826	447,390	225,071	222,319	.....
Equitable	Cincinnati	1826	452,648	221,034	231,614	.....
German	"	1858	380,550	95,060	285,490	711,301
Mutual Fire Association	Toledo	1877	9,952	5,465	4,487	66,513
Ohio Millers'	Canton	1886	51,027	29,049	21,978	259,942
Ohio Farmers'	LeRoy	1848	1,771,475	1,701,614	69,861	.....
Phœnix	Cincinnati	1875	26,792	27,767	.....	186,513
Seneca County	Tiffin	....	26,590	12,976	13,614	294,211
Sun Mutual	Cincinnati	1862	60,257	32,794	27,463	272,350

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Union Central	Cincinnati	1867	$100,000	$12,715,071	$11,147,491	$1,568,180
Western and Southern	"	1888	100,000	139,826	44,286	95,540

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
American Mutual, Providence.
British and Foreign, Liverpool.
British America, Toronto.
Buffalo German, Buffalo.
Citizens', New York.
Citizens', Pittsburgh.
Citizens' St. Louis.
Commerce, Albany.
Commercial, New York.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental. New York.
Cotton and Woolen Mutual, Boston.
Delaware, Philadelphia.
Detroit, Detroit.
Dwelling House, Boston.
Empire State, Rochester.
Enterprise Mutual, Providence.
Equitable, Providence.
Farragut, New York.
Fire Association, Philadelphia.
Fire Insurance Co. Philadelphia
Fireman's Fund, San Francisco.
Firemen's, Newark.
Franklin, Philadelphia.
German, Freeport, Ill.
German-American, New York.
German, Peoria, Ill.
German, Pittsburgh.
German, Wheeling.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Greenwich, New York.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co N America, Philadelphia.

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OHIO.—CONTINUED.

Other Companies Authorized to do Business:

Ins. Co. State of Pa., Philadelphia.
Keystone Mutual, Philadelphia.
Knoxville, Knoxville, Tenn.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Manuf'rs and Merchants', New York.
Manuf'rs' and Merchants' Mutual, Rockford, Ill.
Marine, London.
Mercantile, Boston.
Mercantile Mutual, Providence.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
Mutual, Detroit.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Pennsylvania, Philadelphia.
People's, Pittsburgh.
Phenix, Brooklyn.
Philadelphia Mfrs. Mut., Philadelphia.
Phœnix, Hartford
Phœnix, London.
Protection Mutual, Chicago.
Providence-Washington, Providence.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Rubber Manuf'rs Mutual, Boston.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
Spring Garden, Philadelphia.
Sun, London.
Sun, San Francisco.
Syndicate, Minneapolis.
Traders', Chicago.
Union, Philadelphia.
Union, San Francisco.
Union, Buffalo.
United Fireman's Philadelphia.
United States, New York.
Westchester, New York.
Western, Pittsburgh.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, Des Moines.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, New York.
Iowa, Sioux City.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES

Am. Employers' Liability, N. J.
American Surety, New York.
Equitable, Cincinnati.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
Metropolitan Plate Glass, New York.
London Guarantee & Acc., London.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

OREGON.

H. R. KINCAID, Secretary of State, Salem.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Northwest....	.....Portland	1886	$104,780	$143,607	$ 36,578	$107,029
State...	.....Salem	1884	100,000	378,436	166,677	211,758

Other Companies Authorized to do Business:

FIRE COMPANIES.

American, Philadelphia.
British and Foreign, London.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Fireman's Fund, San Francisco.
German American, New York.
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hamburg-Magdeburg, Hamburg.
Hartford, Hartford.
Home, San Francisco.
Home, New York.
Imperial, London.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark.
New Zealand, Auckland.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, Eng.
Phenix, Brooklyn.
Phœnix, London.
Queen, New York.
Royal, Liverpool.
Sun, London.
Scottish Union and Nat'l, Edinburgh.
Sea, London.
Thames and Mersey, Liverpool.
Traders', Chicago.
Union, San Francisco.

LIFE COMPANIES

Ætna, Hartford.
Bankers, Des Moines.
Connecticut, Hartford.
Equitable, New York.
Home, New York.
Mutual Reserve Fund, New York.
Massachusetts, Springfield.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES

Employers' Liability, London.
Fidelity and Casualty, New York.
London Guarantee.
New York Plate Glass, New York
Standard, Detroit.
Travelers', Hartford.

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PENNSYLVANIA.

J. H. LAMBERT, Insurance Commissioner, Harrisburgh.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Allegheny	Pittsburgh	1859	$ 100,000	$ 162,043	$ 17,663	$ 144,380
Allemania	"	1859	200,000	381,758	139,842	241,946
American	Philadelphia	1810	500,000	2,395,606	1,716,750	678,855
C. E. Bliven, Gen. West'n Agt., Chicago.						
Armenia	Pittsburgh	1872	250,000	322,307	64,133	258,173
Artisans	"	1866	100,000	153,632	28,472	125,159
Ben Franklin	Allegheny	1866	150,000	227,087	25,163	201,924
Birmingham	Pittsburgh	1871	200,000	282,166	23,732	258,434
Cash	"	1865	100,000	170,567	8,571	161,996
Citizens'	"	1849	500,000	734,424	195,227	539,197
City	"	1870	100,000	133,622	20,616	112,906
Delaware	Philadelphia	1835	702,875	1,560,977	694,743	870,234
Fire Ins. Co. of County Pa.	"	1832	400,000	844,153	327,677	516,496
Fire Association	"	1820	500,000	5,191,055	4,070,754	1,120,301
W. H. Cunningham, Gen. West'n Agt., Chicago.						
Franklin	"	1829	400,000	3,186,847	1,696,019	1,454,236
German-American	Pittsburgh	1873	100,000	196,828	47,404	149,424
German	Pittsburgh	1862	200,000	485,486	235,165	250,321
Girard	Philadelphia	1853	300,000	1,780,636	938,953	841,683
W. E. Rollo & Son, Gen. West'n Agts., Chicago.						
Humboldt	Allegheny	1871	100,000	170,349	36,130	134,219
Ins. Co. State of Penn	Philadelphia	1794	200,000	738,912	476,046	262,865
R. S. Critchell, Gen. West'n Agt., Chicago.						
Ins. Co. of North America	"	1792	3,000,000	9,562,599	4,322,730	5,244,269
J. F. Downing, Mgr. West'n Dept., Erie, Pa.						
Jefferson	Philadelphia	1855	100,000	381,234	72,967	308,267
Lumberman's	"	1873	250,000	1,001,049	357,431	643,618
Manuf'rs' and Merchants',	Pittsburgh	1865	200,000	460,955	110,103	250,852
Mechanics'	Philadelphia	1854	250,000	800,890	414,679	386,211
Monongahela	Pittsburgh	1854	175,000	245,287	18,261	226,026
National	Allegheny	1866	100,000	231,926	38,841	193,085
Pennsylvania	Philadelphia	1825	400,000	4,098,774	2,209,522	1,889,252
J. F. Downing, Mgr. West'n Dept., Erie, Pa.						
People's	Pittsburgh	1862	150,000	214,375	45,227	169,148
Pittsburgh	"	1851	100,000	285,089	16,530	268,559
Reading	Reading	1867	250,000	755,350	372,084	377,674
Reliance	Philadelphia	1841	300,000	897,430	330,195	524,333
Schuylkill	"	1895	100,000	125,000	.....	125,000
Spring Garden	"	1835	400,000	1,305,987	725,943	580,044
Sun Fire	"	1873	100,000	104,084	3,300	100,784
Teutonia	Allegheny	1871	125,000	260,021	91,922	168,049
Teutonia	Philadelphia	1871	200,000	270,983	46,399	224,584
United Firemen's	"	1860	300,000	1,333,216	915,805	417,411
Union	"	1864	250,000	538,842	221,411	317,431
Union	Pittsburgh	1871	100,000	148,758	16,447	132,311
Western	"	1849	300,000	374,365	36,355	338,010

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Aurora	Harrisburgh	1890	$ 5,055	$ 1,472	$ 4,583	$ 2,603
*Farmers'	York	1853	591,845	341,870	249,975	.....
Keystone	Philadelphia	1892	95,042	69,241	25,410	692,409
Mutual Assurance	Philadelphia	1784	2,054,258	259,209	1,795,049	.....
Mutual	Germantown	1843	740,245	310,741	429,505	94,135

*Mutual in form, but does business on cash plan only.

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PENNSYLVANIA.—MUTUAL FIRE COMPANIES, CONTINUED.

		Began Business.	Cash Assets.	Liabilities.	Surplus	Premium Notes.
National	Harrisburgh	1890	$ 2,059	$ 1,625	$ 434	$.....
People's	Harrisburgh	1889	19,725	13,898	5,827	4,501
Phila. Contributionship,	Philadelphia	1752	3,745,632	456,570	3,289,062	.....
Phila. Manufacturers'	Philadelphia	1890	127,885	76,429	51,456	752,315
Sprinkler	Philadelphia	1893	23,576	17,462	6,114	137,307
Susquehanna	Harrisburgh	1873	30,800	32,420	.....	230,774

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity Mutual	Philadelphia	1879	Mutual	$ 415,708	$ 13,339	$ 402,369
Girard	Philadelphia	1836	$1,000,000	6,706,264	3,531,736	3,174,520
Penn Mutual	"	1847	Mutual	22,773,911	20,102,427	2,671,484
Penna. Co. for Insuring Lives,	Phila.	1812	2,000,000	11,044,953	117,158	10,044,953
Presbyterian Ministers'	Philadelphia	1759	Mutual	517,543	420,818	96,725
Provident Life and Trust	"	1865	1,000,000	24,644,836	21,830,045	2,814,791

PLATE GLASS COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
United States	Philadelphia	1867	$100,000	$157,504	$13,281	$144,223

STEAM BOILER COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Pennsylvania	Philadelphia	1873	$150,000	$168,816	$11,345	$157,470

SURETY COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
City Trust	Philadelphia	1886	$500,000	$2,068,712	$1,379,874	$688,837

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Albany, Albany.
American Central, St. Louis.
American, Boston.
American, Newark.
American, New York.
Atlas, London.
Broadway, New York.
British-America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord.
Citizens', New York.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Dwelling House, Boston.
Farragut, New York.
Fireman's Fund, San Francisco.
Firemen's, Baltimore.
Firemen's, Chicago.
Firemen's, Newark.
German-American, New York.
Germania, New York.
Glens Falls, Glens Falls.
Granite State, Portsmouth
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Kings County, Brooklyn.
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.
Lion, London.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile, Boston.
Mechanics' and Tradr's', New Orleans.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
Millers' National, Chicago.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile,
Northern, London. London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, Hartford.
Palatine, Manchester.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Rochester German, Rochester.
Royal, Liverpool.
Rutgers, New York.
St. Paul, St. Paul.
Security, New Haven.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Sun, London.
Transatlantic, Hamburg.
Union, San Francisco.
United States, New York.
United States "Lloyds," New York.
Virginia, Richmond.
Washington, Cincinnati.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut General, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, Brooklyn.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
National, Washington.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Phœnix, Hartford.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Steam Boiler, New York
Employers' Liability, London.
Fidelity and Casualty New York.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
London Guarantee & Acc., London.
New York Plate Glass, New York.
Pacific, San Francisco
Standard, Detroit.
Travelers', Hartford.

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RHODE ISLAND.

ALBERT C. LANDERS, Insurance Commissioner, Providence.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Equitable	Providence	1859	$300,000	$ 566,756	$209,869	$356,887
Merchants'	"	1851	200,000	480,343	219,045	261,298
Providence-Washington	"	1799	400,000	1,354,370	850,036	503,434

C. L. Whittemore, Gen. West'n Agt., Chicago.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
American	Providence	1877	$247,391	$145,148	$102,243	$2,786,411
Aquidneck	Newport	1893	6,289	6,110	179	24,996
Atlantic	Providence	1893	29,196	22,464	6,733	111,290
Blackstone	"	1868	334,254	190,240	144,014	1,484,260
Citizens	"	1892	9,748	7,736	2,012	30,805
Commercial	"	1892	8,770	7,879	891	40,189
Enterprise	"	1874	244,678	147,708	96,970	2,815,459
Firemen's	"	1854	665,191	281,233	383,960	2,635,735
Franklin	"	1854	57,221	47,946	9,275	467,422
Hope	"	1875	173,956	112,365	61,591	1,060,730
Manufacturers'	"	1835	184,715	71,038	113,677	682,543
Mechanics'	"	1871	105,514	52,178	53,336	501,373
Merchants'	"	1874	171,124	96,833	96,831	771,260
Mercantile	"	1884	100,279	61,438	38,841	590,748
Pacific	"	1893	23,076	32,669	.....	102,463
Pawtucket	Pawtucket	1849	277,583	116,774	160,809	222,858
Providence	Providence	1800	275,733	109,129	166,694	79,999
Rhode Island	"	1848	303,174	111,532	191,642	1,070,584
Security	Providence	1893	18,480	10,989	7,491	61,635
State	"	1855	718,376	366,976	351,400	6,962,371
Union	"	1883	208,424	89,535	118,889	876,086
What Cheer	"	1864	263,928	157,467	106,461	1,500,731

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commerce, Albany.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Eagle, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Boston.
Firemen's, Newark.
First National, Worcester.
Franklin, Philadelphia.
Franklin, Columbus.
German-American, New York
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London
Ins. Co. County of Pa., Philadelphia.
Ins. Co. N. America, Philadelphia.
Ins. Co. State of Pa., Philadelphia.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Merchants', Newark.
Milwaukee Mechanics', Milwaukee.
Michigan, Detroit.
National, Hartford.
National, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, London.
Phœnix, Hartford
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Scottish Union and Nat'l, Edinburgh
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Sun, London.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Connecticut, Hartford.
Equitable, New York.
Home, Brooklyn.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.

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RHODE ISLAND.—CONTINUED.

Other Companies Authorized to do Business:

National, Montpelier, Vt.
New York, New York.
New England, Boston.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
State, Worcester, Mass.
Travelers', Hartford.
Vermont, Burlington.
Washington, New York.
Union, Portland, Me.
United States, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
American Steam Boiler, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. of N. A., Montreal.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

SOUTH CAROLINA.

JAMES NORTON, Ex-officio Insurance Commissioner, Columbia.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Charleston	Charleston	1890	$100,000	.....	.....	.....
South Carolina Home	Columbia	1889	50,000	.....	.....	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, New York.
American, Philadelphia.
Caledonian, Edinburgh.
Citizens' New York.
Central City, Selma.
Commercial, Montgomery, Ala.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fire Association, Philadelphia.
Georgia Home, Columbus.
German-American, New York.
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. North America, Philadelphia.
Knoxville, Knoxville, Tenn.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, London.
Mechanics' and Trad'rs', New Orleans.
Mutual, New York.
National, Hartford.
Niagara, New York.
North British and Mercantile, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich.
North Carolina Home, Raleigh.
Orient, Hartford.
Pacific, New York.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Southern, New Orleans.
Sun, London.
Sun Mutual, New Orleans.
Virginia, Richmond.
Western, Toronto.
Westchester, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Hartford, Hartford.
Kentucky Mutual, Louisville.
Life Ins. Co. of Virginia, Richmond.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee
Penn Mutal, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
United States, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
Employers' Liability, London.
Fidelity Mutual.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
London Guarantee.
National Alliance.
People's Mutual.
Standard, Detroit.
Travelers', Hartford.
United States, New York.

SOUTH DAKOTA.

J. E. HIPPLE, Auditor, Pierre.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Watertown	Watertown	1886	$100,000	$131,071	$24,455	$106,616
Yankton	Yankton	1883	65,000	98,702	22,909	75,793

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Caledonian, Edinburgh.
Commercial Union, London
Connecticut, Hartford.
Continental, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco
German-American, New York.
German, Freeport, Ill.
Germania, New York.
Hamburg-Bremen, Hamburg.
Hartford, Hartford
Home, New York
Imperial, London.
Ins. Co. of North America, Philadel'a
Lancashire, Manchester, Eng.
Liverpool and London and Globe. Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark.
Milwaukee Mechanics', Milwaukee.

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SOUTH DAKOTA.—CONTINUED.

Other Companies Authorized to do Business:

National, Hartford.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
New Hampshire, Manchester.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Queen, New York.
Royal, Liverpool.
Springfield, Springfield, Mass.
State, Des Moines.
St. Paul, St. Paul.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Bankers', St. Paul.
Commercial Alliance, New York.
Connecticut, Waterbury.
Equitable, Des Moines.
Equitable, New York.
Fidelity, Philadelphia.
Germania, New York.
Hartford, Hartford.
Iowa, Sioux City.
Life Insurance Clearing Co., St. Paul.
Massachusetts Mutual, Springfield.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Northwestern Aid, Minneapolis.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Standard, Detroit.
Travelers', Hartford.

TENNESSEE.

E. B. CRAIG, Insurance Commissioner, Nashville.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Bluff City	Memphis	1871	$150,000	$156,827	$10,144	$146,683
Factors'	"	1882	90,000	118,555	6,847	111,708
Guardian	"	1894	1,300	2,600	.....	2,600
Hernando	"	1860	150,000	168,083	11,247	156,835
Home	Nashville	1884	24,883	41,563	24,259	17,304
Home	Memphis	1884	100,000	105,075	11,756	93,319
Phœnix Fire and Marine	"	1881	150,000	155,884	7,971	147,913
Planters	"	1885	150,000	164,754	18,642	146,092
State	Nashville	1865	200,000	247,895	38,445	209,450

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Atlanta Home, Atlanta.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Connecticut, Hartford.
Continental, New York.
Farragut, New York.
Fire Association, Philadelphia.
Georgia Home, Columbus.
German-American, New York.
Germania New York.
Germania, New Orleans.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Home, New Orleans.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mechanics' and Trad'rs', New Orleans.
National, Hartford.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, London.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix London.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh
Southern, New Orleans.
Springfield, Springfield, Mass.
Sun, New Orleans.
Sun, London.
Teutonia, New Orleans.
Transatlantic, Hamburg, Ger.
Virginia F. & M., Richmond.
Westchester, Atlanta.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Hartford, Hartford.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Mutual Benefit, Newark.
Mutual, Louisville.
Mutual, New York.
Mutual Reserve Fund, New York.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York
New York Plate Glass, New York.
United States, New York.

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TEXAS.

A. J. ROSE, Insurance Commissioner, Austin.

FIRE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Alamo	San Antonio	1889	$200,000	$302,126	$ 99,881	$202,245

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, New York.
American Central, St. Louis.
Atlanta Home, Georgia.
British America, Toronto.
British and Foreign, Liverpool.
Caledonian, Edinburgh.
Commercial Union, London.
Concordia, Milwaukee.
Continental, New York.
Connecticut, Hartford.
Delaware, Philadelphia.
Farragut, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Georgia Home, Columbus.
German-American, New York.
German, Freeport, Ill.
Germania Fire, New Orleans.
Greenwich, New York.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Macon, Macon, Ga.
Manchester, Manchester, Eng.
Mannheim, Mannheim, Ger.
Mechanics' & Traders', New Orleans.
Merchants', Newark.
National, Hartford.
New Orleans, New Orleans.
New York Bowery, New York.
Niagara, New York.
North British, and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Royal, Liverpool.
St. Paul, St. Paul.
St. Paul German, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Sea, Liverpool.
Southern, New Orleans.
Springfield, Springfield, Mass.
Standard, Liverpool.
Sun, New Orleans.
Sun, San Francisco.
Sun, London,
Teutonia, New Orleans.
Thames and Mersey, Liverpool.
Traders', Chicago.
Western, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, N. Y.
Equitable, New York.
Germania, New York.
Home, Brooklyn.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Mutual, New York.
Mutual Benefit, Newark.
Nederland, Amsterdam.
New England, Boston.
New York, New York.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee & Acc., London.
New York Plate Glass, New York.
Pacific Mutual, San Francisco.
Standard, Detroit.
Travelers', Hartford.
Union Casualty, St. Louis.

VERMONT.

C. W. BROWNELL, Jr., and H. F. FIELD, Insurance Commissioners, Montpelier.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
New England	Rutland	1881	$125,000	$152,042	$34,289	$117.753

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Union Mutual	Montpelier	1875	$ 5,431	$.....	$ 5,431	$ 392,060
Vermont Mutual	"	1828	55,229	1,675	53,554	2,878,061

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
National	Montpelier	1850	Mutual	$9,886,852	$8,752,760	$1,134,092
Vermont	Burlington	1869	$100,000	431,747	322,316	109,432

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VERMONT.—CONTINUED.

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, New York.
American, Philadelphia.
Caledonian, Edinburgh.
City of London, London.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Dorchester, Boston.
Fire Association, Philadelphia.
First National, Worcester, Mass.
Franklin, Philadelphia.
German-American, New York.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Ins. Co. State of Pa., Philadelphia.
Lancashire, Manchester.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Massachusetts, Boston.
Merchants', Providence.
National, Hartford.
New Hampshire, Manchester.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pennsylvania, Philadelphia.
People's, Manchester.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington.
Queen, New York.
Quincy, Quincy, Mass.
Royal, Liverpool.
Springfield, Springfield, Mass.
Sun, London.
Westchester, New York.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut, Hartford.
Connecticut General, Hartford.
Equitable, New York.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Massachusetts, Springfield.
Mutual, New York.
Mutual Benefit, Newark.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Standard, Detroit.
State, Worcester, Mass.
Travelers', Hartford.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
New York Plate Glass, New York.

VIRGINIA.

MORTON MARYE, Auditor, Richmond.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Alexandria	Alexandria	1871	$ 53,838	65,833	$ 17,559	$ 48,274
Central Fire	Parkersburg	1890	100,000	.....	.....	.....
Mt. Vernon	Alexandria	1888	50,000	56,615	5,468	51,147
German-American	Richmond	1892	25,000	25,000	.....	.....
Petersburgh	Petersburgh	1860	200,000	795,956	495,862	300,094
Pequannock	Staunton	1893	100,000	112,243	8,639	104,604
Portsmouth	Portsmouth	1852	31,275	91,998	23,541	68,457
Virginia	Richmond	1832	250,000	718,366	341,316	377,050
Virginia State	"	1865	200,000	427,895	170,159	257,736

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Life Ins. Co. of Virginia	Richmond	1871	$100,000	$920,766	$760,232	$160,534

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
British America, Toronto.
Citizens', New York.
Commercial Union, London.
Fire Association, Philadelphia.
Firemen's, Baltimore.
Germania, New York.
Glens Falls, Glens Falls.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lion, London.
London, London.
London and Lancashire Liverpool.
Mutual, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Rochester German, Rochester, N. Y.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Sun, London.
Western, Toronto.
Worcester, New York.
Williamsburgh City, New York.

LIFE COMPANIES.

Berkshire, Pittsfield, Mass.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, Brooklyn.
John Hancock, Boston.
Manhattan, New York
Massachusetts, Springfield.
Metropolitan, New York.
Mutual Benefit, Newark.
Mutual, New York.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Provident Life and Trust, Philadelphia.
Provident Savings, New York.
State, Worcester, Mass.
Union Central, Cincinnati.
Union, Portland.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
Employers' Liability, London.
Standard, Detroit.

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WASHINGTON.

JAMES H. PRICE, Insurance Commissioner, Olympia.

Companies Authorized to do Business:

FIRE COMPANIES.

American, Philadelphia.
British and Foreign, London.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Fireman's Fund, San Francisco.
German-American, New York.
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hamburg-Magdeburg, Hamburg.
Hartford, Hartford.
Home, San Francisco.
Home, New York.
Imperial, London.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool
Merchants', Newark.
Newark, Newark.
New Zealand, Auckland.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, Eng.
Phenix, Brooklyn.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Royal, Liverpool.
Sun, London.
Scottish Union and Nat'l, Edinburgh.
Sea, London.
Thames and Mersey, Liverpool.
Traders', Chicago.
Union, San Francisco.

LIFE COMPANIES.

Ætna, Hartford.
Bankers', Des Moines.
Connecticut, Hartford.
Equitable, New York.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Mutual Reserve Fund, New York.
Massachusetts, Springfield.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

WEST VIRGINIA.

ISAAC V. JOHNSON, Auditor, Charleston.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Fire and Marine	Wheeling	1875	$100,000	$119,515	$13,351	$106,164
Franklin	"	1862	10,000	.....	.....	.....
German	"	1867	100,000	221,053	68,477	152,576
Jefferson	"	1883	10,000	.....	.....	.....
Peabody	"	1869	100,000	151,782	24,613	127,169
Standard	Wheeling	1884	10,000	.....	.....	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Newark.
American, Philadelphia.
British America, Toronto.
Caldedonian, Edinburgh.
Citizen's, New York.
Commercial Union, London.
Continental, New York.
Fire Association, Philadelphia.
Franklin, Philadelphia.
German-American, Philadelphia
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester, Eng.
London, London.
London and Lancashire, Liverpool,
Liverpool and London and Globe, Liverpool.
Manchester, England.
New Hampshire, Manchester.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng.
Ohio Farmers, LeRoy.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reading, Reading, Pa.
Royal, Liverpool.
Security, New Haven.
St. Paul, St. Paul.
Sun, London.
Union, London.
Virginia F. & M., Richmond.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan Mutual, Detroit.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Provident, Philadelphia.
Provident Savings, New York
State, Worcester, Mass.
Union, Portland, Me.
Union Central, Cincinnati.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Fidelity and Casualty, New York.
Employers' Liability, London.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
London Guarantee.
Standard, Detroit.
Travelers', Hartford.

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WISCONSIN.

WM. A. FRICKE, Insurance Commissioner, Madison.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Concordia	Milwaukee	1870	$200,000	$ 698,768	$427,242	$ 271,526
Milwaukee Mechanics'	"	1852	200,000	2,076,845	794,390	1,282,455
Northwestern National	"	1869	600,000	1,956,852	852,169	1,104,683

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Northwestern Mutual	Milwaukee	1858	Mutual	$64,071,183	$52,712,726	$11,358,457

ACCIDENT COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Oshkosh	....	Mutual	$4,261	$951	$3,310
Nat'l Benefit & Casualty	Milwaukee	1894	200,000	200,000	....	200,000

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Allemania, Pittsburgh.
American, Boston.
American, Newark.
American, Philadelphia.
American, New York.
American Central, St. Louis.
Buffalo German, Buffalo.
British America, Toronto.
Broadway, New York.
Caledonian, Edinburgh.
Central Manuf'rs Mutual, Van Wert, O.
Citizens', New York.
Citizens', Pittsburgh.
City of London, London.
Commerce, New York.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Dwelling House, Boston.
Eagle, New York.
Empire State, Rochester.
Equitable, Providence.
Farmers', York, Pa.
Fire Association, Philadelphia.
Fire Ins. Co. County of Pa., Philadel'a.
Fireman's Fund, San Francisco.
Firemen's, Dayton, O.
Firemen's, Newark.
Franklin, Philadelphia.
Franklin, Columbus, O.
Farragut, New York.
German, Freeport, Ill.
German, Peoria, Ill.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, England.
Mannheim, Mannheim, Ger.
M'f'rs' & Merch'ts' Mut., Rockford, Ill.
Minnesota Fire Ass'n, Minneapolis.
Millers' and Manuf'rs', Minneapolis.
Millers' National, Chicago.
Merchants', Newark.
Merchants', Providence.
Mercantile, Boston.
Michigan, Detroit.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
Niagara, New York.
North American, Boston.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, Eng.
Ohio Farmers', LeRoy.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Protection Mutual, Chicago.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reliance, Philadelphia.
Rochester German, Rochester.
Rockford, Rockford, Ill.
Royal, Liverpool.
Rutgers, New York.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Standard, New York.
Sun, San Francisco.
Sun, New Orleans.
Sun, London.
Syndicate, Minneapolis.
Teutonia, Philadelphia.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
Union, San Francisco.
Union London.
United Firemen's Philadelphia.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Provident, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford
Union, Portland, Me.
Union Central, Cincinnati.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler Hartford.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.

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FOREIGN COMPANIES.

U. S. Statements.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders
Atlas.....London	1808	1890	$ 855,107	$ 488,635	$ 366,472
J. M. Neuberger; U. S. Manager, Chicago, Ill.; Frank Lock, Mgr. Eastern Dept., N. Y. City.					
British America ..... Toronto, Can.	1833	1874	1,164,196	564,380	599,816
Caledonian.....Edinburgh, Scot.	1810	1890	2,126,209	1,484,980	641,229
Niagara Fire Ins. Co., U. S. Managers, New York; I. S. Blackwelder, Western Agent, Chicago.					
Commercial Union.....London, Eng.	1861	1872	3,581,549	2,446,543	1,135,006
Charles Sewell, Mgr. U. S., New York; H. C. Eddy, West'n Mgr., Chicago.					
Hamburg-Bremen.....Hamburg, Ger.	1854	1872	1,330,770	788,311	428,104
F. O. Affeld, Mgr. U. S.; Wilkowsky & Affeld, West'n Mgrs., Chicago.					
Imperial.....London, Eng.	1803	1867	1,935,996	1,205,151	730,845
Courtney & McCay. Eastern Mgrs., N. Y.; Dan'l C. Osman, Western Mgr., Chicago.					
Lancashire.....Manchester	1852	1872	2,294,986	1,534,919	760,066
E. Litchfield, U. S. Mgr., N. Y.; Dan Winslow, West'n Mgr., Chicago.					
Lion.....London, Eng.	1880	1880	855,948	470,347	385,600
M. Bennett, Jr., U. S. Mgr., Hartford, Conn.					
Liverpool & London & Globe, Liverpool, Eng.	1848	1860	8,498,268	5,427,079	3,071,189
H. W. Eaton, U. S. Manager, N. Y.; W. S. Warren, West'n Secretary, Chicago.					
London.....London, Eng.	1872	1872	1,637,096	923,695	713,401
C. L. Case, U. S. Manager, N. Y.; .....West'n Mgr., Chicago.					
London & Lancashire.....Liverpool, Eng.	1861	1879	2,700,869	1,850,248	850,620
Jeffrey Beavan, U. S. Mgr., N. Y.; J. S. Belden, West'n Mgr., Chicago.					
Manchester.....Manchester, Eng.	1824	1890	2,104,770	1,569,749	535,020
W. W. Dudley, U. S. Mgr., Chicago.					
North British & Mercantile...London, Eng.	1809	1866	3,587,686	2,266,322	1,321,363
Henry E. Bowers, Mgr. U. S.					
North German.....Hamburg, Ger.	....	1894	455,972	214,915	241,057
A. Loch & Son, U. S. Manager, Chicago.					
Northern.....London, Eng.	1836	1876	1,691,218	1,204,528	486,690
Geo. W. Babb, Jr., U. S. Mgr., N. Y.					
Norwich Union.....Norwich, Eng.	1797	1879	1,988,223	1,400,499	587,724
J. Montgomery Hare, U. S. Manager, N. Y.					
Palatine.....Manchester, Eng.	....	1893	2,389,092	1,767,446	621,645
William Wood, Manager New York; Geo. M. Fisher, Manager Chicago.					
Phœnix.....London, Eng.	1782	1879	2,503,135	1,790,765	712,369
A. D. Irving, U. S. Manager, N. Y.; M. F. Driscoll, West'n Mgr., Chicago.					
Prussian National.....Stettin, Ger.	1845	1891	776,920	415,945	360,975
T. W. Letton, U. S. Mgr., Chicago.					
Royal.....Liverpool, Eng.	1845	1851	7,609,259	5,441,454	2,167,805
E. F. Beddall, Res. Mgr., N. Y.; E. L. Allen, Mgr. Northwestern States, Case & Co., Mgrs. Cook Co., Chicago.					
Scottish Union & National, Edinburgh, Scot.	1824	1880	2,896,066	1,305,042	1,591,023
M. Bennett, Jr., U. S. Mgr., Hartford.					
Sun Insurance Office.....London, Eng.	1810	1880	2,433,165	1,713,055	720,109
J. J. Guile, U. S. Mgr., N. Y.					
Transatlantic.....Hamburg, Ger.	1871	1877	624,328	303,945	320,382
E. Harbers, U. S. Mgr., N. Y.; Wilkowsky & Affeld, West'n Mgrs., Chicago.					
Union Assurance Society .... London, Eng.	1714	1891	1,012,116	528,118	483,997
Hall & Henshaw, U. S. Managers, New York.					
Western Assurance.....Toronto, Can.	1851	1872	1,642,002	1,085,794	556,208

MARINE COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders
British & Foreign.....Liverpool Eng.	1863	1881	$1,057,913	$433,930	$548,270
Louis A. Wright, U. S. Mgr., N. Y.					
General Marine.....Dresden, Saxony	....	1890	200,199	3,016	197,183
J. Bertschman, U. S. Mgr., N. Y.					
Mannheim..... Mannheim, Ger.	1879	1887	424,477	58,600	368,877
Hugo Menzel U. S. Mgr., N. Y.					

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FOREIGN COMPANIES.—MARINE CONTINUED.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Marine.....London, Eng. Percy Chubb, U. S. Mgr., N. Y.	1884	1887	$460,552	$137,503	$323,049
Reliance.....Liverpool, Eng.	....	1890	362,677	30,519	332,158
Sea.....Liverpool, Eng. Percy Chubb, U. S. Mgr., N. Y.	1875	1888	321,957	118,317	203,640
Standard.....Liverpool, Eng. J. D. Barnett, U. S. Mgr.	....	1889	228,785	33,133	195,652
Thames & Mersey.....Liverpool, Eng. A. J. MacDonald, U. S. Mgr.	....	1876	575,803	88,614	487,189
The Indemnity.....London, Eng. Henry Wreaks, U. S. Branch.	1824	1889	225,084	18,889	206,204
Union.....Liverpool, Eng. Jones & Whitlock, U. S. Mgrs., N. Y.	1863	1881	490,018	130,392	359,626
Universal.....London, Eng. James Lawson, U. S. Mgr., N. Y.	1860	1889	288,414	82,024	206,390

LIFE COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Canada Life.....Hamilton, Canada.	1847	1889	$15,578,983	$12,357,519	$3,221,464
Nederland.....Amsterdam, Hol.	1858	1893	371,918	78,247	293,671

ACCIDENT AND FIDELITY COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Employers' Liability.....London, Eng. Endicott & Macomber, U. S. Mgrs., Boston, Mass.	1880	1886	$1,015,904	$598,114	$417,790
London Guarantee and Acc't Co., London. A. W. Masters, U. S. Manager, Chicago.	1869	1892	518,141	263,656	254,485

Additional Foreign Companies Doing Business on the Pacific Coast, But Not Making U. S. Statements.—Good and Responsible Companies.

FIRE AND FIRE AND MARINE COMPANIES.

Aachen and Munich.....Germany.
Alliance.....London, Eng.
Economic.....London, Eng.
General Life and Fire.....London, Eng.
Hamburg-Magdeburg.....Hamburg, Ger.
Helvetia Swiss.....St. Gall, Switz.
Magdeburg.....Magdeburg, Ger.
New Zealand Fire and Marine....Auckland, N. Z.
Scanic.....Malmo, Sweden
South British.....Auckland, N. Z.
Straits.....Singapore, India.
Svea.....Gothenburg, Sweden.

MARINE COMPANIES.

Australian General.....Sidney, Aus.
Baloise.....Basle, Switz.
Canton.....Hong Kong, China.
China Traders'.....Hong Kong, China.
Federal.....Zurich, Switz.
Fonciere.....Paris, France.
Forth China.....Shanghai, China.
Frances-Hungarian.....Buda-Pesth, Hungary.
International.....Liverpool, Eng.
Indemnity.....London, Eng.
Magdeburg General.....Magdeburg, Ger.
Man On.....Hong Kong, China.
Maritime.....Liverpool, Eng.
National.....London, Eng.
On Tai.....Hong Kong, China.
Reliance.....Liverpool, Eng.
Switzerland.....Zurich, Switz.
Trans-Atlantic.....Berlin, Ger.
Union Insurance Society.....Hong Kong, China.
Yangtsze.....Shanghai China.

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CLAUSES WHICH ARE ADDED TO FIRE INSURANCE POLICIES.

WHERE NO NOTE IS ADDED IT IS SUPPOSED THAT THE CLAUSE EXPLAINS ITSELF.

AVERAGE CLAUSE.

It is hereby agreed, in case of loss or damage under this policy, the assured shall recover of this company such proportion of said loss only as the amount hereby assured shall bear to the whole value of property at risk hereunder

NOTE.—This makes the insured a co-insurer to the amount left uninsured.

PRO RATA CLAUSE.

"It is hereby agreed, that in case of loss this policy shall attach in or on each building or division in such proportion as the value in or on each division bears to the aggregate value of the subjects insured."

NOTE.—This Clause is used simply to divide the loss equably.

RATE CLAUSE.

It is expressly stipulated that, in event of loss, when other insurance on the property exists at a higher rate of premium, then in such case this insurance shall contribute in the just proportion which the rate of premium paid for this insurance bears to the highest premium rate paid.

REMOVAL CLAUSE.

The within described property having been removed to the.....story.....building, with..... roof, occupied as..... ....and situated..... ..... this insurance attaches from this date, only while contained in new location, under same specifications as heretofore.

THREE-FOURTHS VALUE CLAUSE.

It is a condition of this policy, that in the event of loss or damage by fire to the property insured, this company shall not be liable for an amount greater than three-fourths of the cash market value of the same—not exceeding the amount of said policy—at the time immediately preceding such loss or damage; and in the event of other insurance on the property insured, then this company shall not be liable for more than its proportion of three-fourths of such cash market value at the time of the fire.

CO-INSURANCE CLAUSE.

If, at the time of fire, the whole amount of insurance on the property covered by this policy shall be less than the actual cash value thereof, this company shall, in case of loss or damage, be liable for such portion only of the loss or damage as the amount insured by this policy shall bear to the actual cash value of such property.

NOTE.—This Clause differs from the Percentage Co-Insurance Clause in that it is unlimited, while the other one is limited to a certain percentage to be expressed in the Clause itself and made part of it.

CO-INSURANCE CLAUSE.

(FOR APPLICATION TO SPECIFIC ITEMS OF POLICY.)

If, at the time of fire, the whole amount of insurance on the property covered by the.....item....of this policy on ... ...shall be less than the actual cash value thereof, this company shall, in case of loss or damage, be liable for only such portion of such loss or damage as the amount insured under said item....shall bear to the actual cash value of the property covered by such item....

NOTE.—This applies to specific items mentioned in policy; otherwise the same as other co-insurance Clauses being therefore simply more specific.

PERCENTAGE CO-INSURANCE CLAUSE.

(FOR APPLICATION TO SPECIFIC ITEMS OF POLICY.)

If, at the time of fire, the whole amount of insurance on the property covered by the.....item....of this policy shall.....shall be less than....per cent. of the actual cash value thereof, this company shall, in case of loss or damage, be liable for only such portion of such loss or damage as the amount insured under said item....shall bear to the said....per cent. of the actual cash value of the property covered by such item...

NOTE.—This Clause has been long in use and applies specifically.

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.. XI. FEBRUARY, 1896. No. 5.

BLACK AND WHITE

A MONTHLY MAGAZINE OF FACTS FOR INSURANCE POLICY INVESTORS

FIRE · LIFE · ACCIDENT ·

MARINE · PLATE GLASS ·

BOILER · ETC ·

CHICAGO: ILL.

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ENTERED AT CHICAGO POST-OFFICE AS SECOND-CLASS MATTER.

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THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

RICHARD A. McCURDY, PRESIDENT

Is the Largest Insurance Company in the World.

Assets	**$204,638,783.96**
Liabilities (or Guarantee Fund)	$182,109,456.00
Surplus, December 31, 1894	22,529,327.00
Total Income, 1894	48,020,869.00
Total paid policy-holders in 1894	21,089,257.00
Insurance and Annuities in force, December 31, 1894	855,207,778.00
Net Gain in 1894	51,923,039.00
Paid to Policy-holders from Date of Organization	**$388,440,897.34**

THE MUTUAL LIFE ISSUES EVERY DESIRABLE FORM OF POLICY.

C. H. FERGUSON & SON, GENERAL AGENTS,

206 Tacoma Building, - - CHICAGO, ILL.

Life and Accident Insurance.

ÆTNA LIFE

INSURANCE COMPANY, HARTFORD, CONN.

MORGAN G. BULKELEY, PRESIDENT.

...JANUARY 1, 1896...

Assets, January 1, 1896	$43,560,037.73
Liabilities to Policy-holders, reserve and all other claims	37,047,352.29
Payments to Policy-holders in 1895	4,661,463.12
Surplus as to Policy holders, January 1, 1896	6,512,685.44
Premium receipts in 1895	5,193,685.57
Interest receipts in 1895	1,730,647.53
Total receipts in 1895	6,924,333.10
Life, Endowment, and Term Policies issued and received in 1895, *10,445*, insuring	20,744,280.00
Life, Endowment, and Term Insurance in force January 1, 1896	140,027,260.94
Accident Insurance in force January 1, 1896	57,347,350.00
Paid Policy-holders since organization	95,199,150.57

THOS. R. LYNAS, GENERAL AGENT, 123-125 LA SALLE STREET, CHICAGO, ILL.

IRA J. MASON, GENERAL AGENT, 225 DEARBORN STREET.

GEO. T. FRENCH, GENERAL AGENT ACCIDENT DEPARTMENT, 134 MONROE STREET.

R. W. KEMPSHALL & CO., GENERAL AGENTS, PEORIA, ILL.

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BLACK AND WHITE.

A Monthly Magazine of Facts for Insurance Policy Investors.

KELLOGG & SON, PONTIAC BUILDING, COR. DEARBORN AND HARRISON STREETS.

VOL. XI, No. 5. CHICAGO, FEBRUARY 15, 1896. $2.00 PER YEAR.

DR. BOMBAUGH will never be insurance commissioner of Maryland. He has altogether too much sense.

THE famous Hillmon insurance case will be tried at Topeka, this month for the fifth time. Popular interest in this case has been revived to a perceptible degree since the insurance companies succeeded in digging up Dr. Fraker of Excelsior Springs.

THE Dayton Insurance Company of Dayton, Ohio, has re-insured its risks in the Home, of New York, and will cease writing business. This is the second Dayton company that has stepped down and out this year—the other one being the Ohio—as the stockholders of these companies found that they could get the capital back with a premium now and the future was dark to them.

E. E. CLAPP & Co., the metropolitan agents of the personal accident department of the Fidelity and Casualty Company, made a $25,000 increase in 1895 and say their "Mahatma" tells them they must run it up to twice that in 1896. Mahatmas have ever been great on advice. Why don't Clapp & Co. call in their Mahatma from the desert and set the scamp at work on Manhattan Island securing personal business? Eh?

How does the *Spectator* like the last annual report of the Guarantor's of Philadelphia? It would like to print it well enough, no matter what there was in it. Eh, Clifford? Money talks, "right out loud in meetin'," too.

BETTS, the insurance commissioner of Connecticut wants no protection against burglars in his commonwealth *via* the New England Burglary Insurance Company, because Massachusetts once denied a Connecticut burglary insurance company admission into its territory. In what territory is that Connecticut burglary insurance company doing business now? But, aside from his feed bags and his politics, Betts is right in it for *lex talionis*, by jingo!

THE Western Union has met again and the possible dissolution of this body of fire underwriters is as far off as ever. The wisdom displayed in the action at the last meeting shows that there is ability of the highest order in the combination. That combination is necessary for the safe conduct of the fire business is one of those things which we have always upheld—not to grind property-owners but to have the business done on a proper basis and with the proper methods—and we sincerely hope that the Union may long hold together.

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LATEST advices go to show that in the Massachusetts Legislature there will be no retaliatory insurance bill passed to crowd out German companies.

IT WILL be a happy day for Minnesota fire underwriters when Attorney-General Childs can find some other occupation for his mind than evolving therefrom daily "opinions" on the new Minnesota law.

INSURANCE Commissioners Merrill and Linehan, of Massachusetts and New Hampshire, respectively, were the first ones in their States to take policies in the New England Burglary Insurance Company. Is it so then that our two good friends of the Granite and Bay States are the first ones liable to be burgled?

IT IS stated that all insurance companies doing business in Indian Territory have agreed to cancel their outstanding policies if better protection against fire is not furnished in the towns, where, as a rule, cheap and unsubstantial structures are put up, with no idea of being fireproof. The heavy losses sustained by the companies recently in large fires in several of the towns is probably the cause of this action.

A KNOTTY question in insurance law will have to be decided in the case of an insurance agent at Stevens Point, Wis., G. F. Dickinson, who shot himself the other day. Before killing himself he deposited in a bank the quarterly assessment on a $2,000 policy in the National Premium Life Company, of Madison, Wis., and when the money reached the company it was known that the insured had committed suicide and consequently the company refused to accept it. The courts will have to decide the question.

IF YOU should happen to "have a talk with Tilles" about now, make a careful selection of your allusions to the Mutual Life or the talk will be all on one side, and Tilles will get hot under the collar.

"AND there can be no question that the American ship got in first" says the New York *Sun*, referring to the American liner St. Paul. And there can be no question that the American life insurance companies get in first. But they don't put their noses into the ground—not if they know themselves.

GENERAL A. C. DUCAT, so well known to the street and to insurance people in the West, died suddenly on the 29th of January. He was a warm-hearted gentleman who was as gallant in peace as in war. He was for many years connected with the Home Insurance Company, of New York, as local and general agent. His friends, who are legion, sincerely mourn his loss. At the time of his death he was nearly sixty-six years of age.

THE METROPOLITAN LIFE.

President Hegeman has a very striking way of putting figures together. The Metropolitan is one of the great companies and is doing a great work. This is the showing for last year:

The total assets are now $25,592,003 and the surplus amounts to $4,476,859: while the insurance in force is $442,632,913.

Gain in income, 1895 over 1894...	$ 1,177,871.07
Gain in assets during 1895.....	3,265,381.62
Gain in surplus during 1895.....	441,119.50
New insurance written during 1895	193,727,949.00
Number of policy claims paid in 1895 (average one for every 8 minutes of the year).....	64,795.00
Amount paid on the above (averaging $13 a minute throughout the year).....	6,581,389.84
Death claims and endowments paid policy-holders since organization, plus amount now invested for their security.....	71,835,577.32

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THEY are at it in Ohio. A bill was introduced the other day making it a misdemeanor to insure children under ten years of age. What folly! Has this straw to be thrashed over every year?

AT A late tenement house fire in New York the occupants were all driven to the fire escapes from which they could *not* escape as there were no ladders attached to them. The firemen had to put up ladders for them. This is a disgraceful fact. The *Insurance Press* wants the blame located. So do we.

THE trouble in the Travelers Insurance Company has culminated in Rodney Dennis leaving the company. At the annual election of the company James G. Batterson was re-elected president, but the feeling between the president and the former secretary had grown to be so strong that it was found to be impossible to reconcile their differences. We do not intend to attempt to run any company, and therefore content ourselves with simply chronicling the facts as stated.

THE EQUITABLE LIFE ASSURANCE SOCIETY OF NEW YORK.

The Equitable has always been the eighth wonder of the world. The success it has always achieved has been phonomenal, and the year 1895 has been no exception to the rule. On the 1st of January, 1896, it reports assets to the amount of $201,009,387.84, and a surplus over all liabilities to the unprecedented amount of $40,624,011.73. It looks as if for years the farsighted directors of this society have foreseen the advent of a low rate of interest, and have provided against the future by building up a surplus that will give full protection to its policy-holders.

The company's income for the past year amounted to $44,296,442.89. Of this amount $36,200,664.76 were premium receipts, while the remainder of $8,095,778.13 was cash received from interest and rents and other sources. In the disbursements, $11,431,081.26 was paid out in death claims and $790,903.21 went for matured and discounted endowments; $406,612.08 was paid out in annuities, $3,297,495.01 were surrender values, $1,639,253.90 went for matured tontine policies, and $2,002,954.23 went as dividends to policy-holders, making a total of $19,568,299.69 paid to policy-holders during the year. In the year 1895 policies to the value of $132,078,530 were written, and proposals for assurance to the amount of $22,648,495 examined and declined. The total outstanding assurance of the company on December 31st, 1895, amounted to $912,509,553.

THE PENN MUTUAL LIFE INSURANCE COMPANY OF PHILADELPHIA.

This grand old company, in its forty-eighth annual statement as of January 1st, 1896, shows gross assets of $27,365,083.50 and the great surplus of $3,442,300.53.

The Penn Mutual occupies a unique position among the companies. Sound in every part, issuing a contract which recommends itself to every thinking person, it makes good its promises in every particular. In some way, it has absorbed and assimilated the characteristics of the man whose name it has chosen to be at its head. Sturdy, rugged and with the great desire to treat liberally its policy-holders, it has endeared itself to a large number of the people of this country. In Chicago the Penn is decidedly a most popular company.

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HIAWATHA, KANSAS, has a fraternal order known as the "Pyramid Builders." They will probably be consistent on one thing—they will begin very large and grow smaller as they go on.

THE rate for insurance for inland navigation risks will be advanced this year. The companies, as a rule, lost money in 1895 on this class of risks, and they will try to get adequate rates in 1896.

WOLF SILVERMAN, of New York, has been indicted by the grand jury for an attempt to swindle the Metropolitan Life by substituting a strapping Irish woman in the place of his wife who was nearly dead with consumption and has since died. A paper on "The Jew in Life Insurance" will be the proper caper pretty soon. Will Mr. Hine please take notice?

AS AN illustration of how taxing fire companies may injure a town, the facts as to the little place, Arcola, in this State, may prove beneficial. The city council thought it a good way to raise money to tax, by ordinance, all the companies of other States and countries two per cent on their gross receipts. Necessarily rates were advanced to cover the increase in outgo and then the farmers and local buyers of broom corn found out that it was cheaper to ship this broom corn from other points at which insurance rates were not so high, and Arcola lost the trade. Of course the people of this town are indignant, and many thoughtlessly blame the companies. If they will only stop long enough to analyze insurance rates and charge each item to its proper account there will be no further trouble with the matter.

THE NATIONAL LIFE INSURANCE CO.

No company stands higher in the estimation of broad-minded men than does the National Life, of Montpelier, Vermont. It's policies have always been models of what such contracts should be, and its reputation for promptness and fair dealing has always been of the best.

Its statement for January 1st, 1896, shows assets of $12,147,753.21 and a net surplus, on a four per cent basis, of $1,442,778,50. The company has 32,-742 policies in force, insuring over $69,500,000, and it did a large business in 1895. It has paid policy-holders, since its organization, some $12,109,000.

GOVERNOR MORTON, of New York, in signing the retaliatory insurance bill so lately passed by both houses of the New York Legislature, said: "The law can probably have no retroactive effect, so as to authorize the superintendent to cancel the authority of foreign companies upon an application based on an order already made by a foreign government, and his aid can only be invoked in case of a refusal of an application hereafter made by a new company for permission to transact its business in a foreign country. Whether such an application will be made by a New York company to a foreign government, and whether, if made, it will be refused, can only be conjectured. It cannot be assumed in advance, and the bare possibility of such a result is not sufficient reason for the disapproval of the measure, which, in its general scope, is proper for the protection of New York corporations." In order to test the law it now appears that a new application for admittance to Germany will have to be submitted and admittance be refused.

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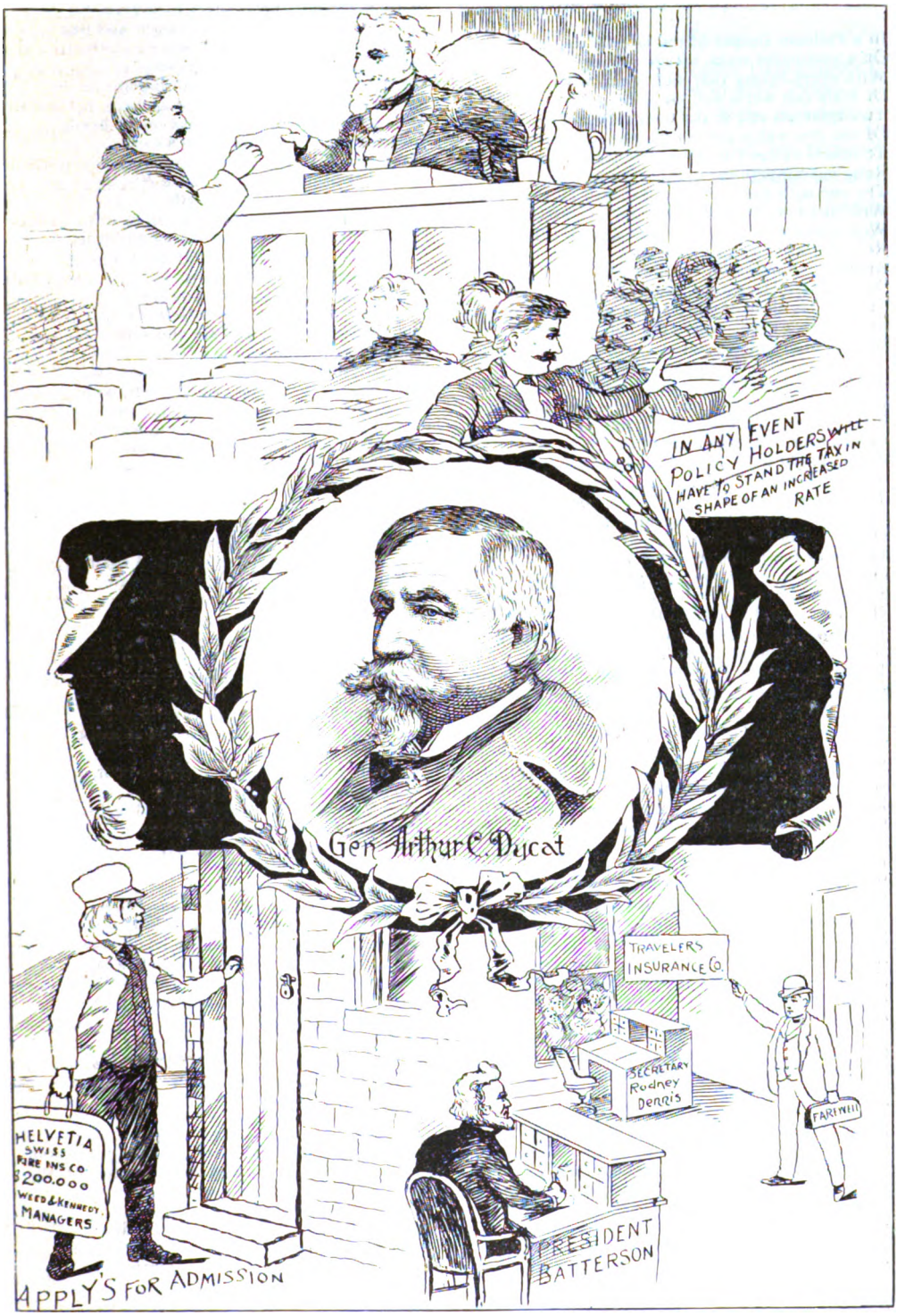

TWO PER CENT TAX ON GROSS RECEIPTS OF FIRE COMPANIES IN CHICAGO—A SWISS COMPANY IS GOING TO TRY IT IN THIS COUNTRY—THE SECRETARY OF THE TRAVELERS LEAVES.

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A STORY AND A PROPHECY.

In a Pullman sleeper of the latest style,
On a vestibuled train, all up to date,
With every luxury that money can wile
Or brain can worm out, on man to wait,
Two travelers sat, at the Grand Depot
Of the city which has for its snapper a *Go;*
To others entered as the conductor's word
Rang out through the arches "all aboard!"
The one with ruddy face and mouth corners down,
With mutton chop whiskers and eyebrows afrown,
With a touch-me-not stare, and airs all full
Revealed at first sight a cockney John Bull.
Another, a large man in quiet attire,
With modest demeanor, but eyes full of fire,
Though his close cropped beard was white as snow
And the hair alike, where the hair did grow,
But the high round head as smooth a pate
As was ever clipped by the scissors of fate;
A man of power of heart and brain,
But from tone or look you would search in vain
For any suggestion of rank or station
Of home or business or even of nation;
For he might have come from Venezuela,
From President Crespo, as an appealer
To the new Commission to fix the bounds
Where the British lion may hush his sounds,
Or yet by his looks he might, after all,
Be one of the rebels from far Transvaal;
Or perchance a missionary, from old Stamboul,
Seeking aid for the victims of Turkish misrule;
Or only a merchant, from the city Sioux,
Where corner lots grow and the corn palace grew,
But the late comers bear, both son and sire,
The breath of the Phœnix up-sprung from the fire.
"They telled me," says cockney, with no feigned surprise,
"Hagainst the hevidence of my heyes,
That hall these 'ouses so 'igh and so tall
Where built since the fire, 'otells and hall;
But I seed they were sellin me like a cad
Hunconsciously guying a Lonnon lad."
"'Tis true of these buildings, with no thought of a joke,
For I saw those before them all go up in smoke."
"Hif 'twas done, hit's a wonder 'igh and low;
'Ow hever they did it, hit beats me to know."
"Twas done, my good friend, and this more besides,
For over this prairie where the train smoothly glides
At a sixty mile speed, I've traveled by stage,
(You'd hardly believe it, in one of my age,)
And paid for my passage on a coach and four
And seen a mud wagon drive up to the door,
And having embarked with this carrier of mail
I've soon dismounted and carried a rail
To pry out the wagon, and glad and gay
To find me at night twenty miles away."
The cockney, astonished, uplifted his eyes,
As much as to say "some more of their lies;"
But the son from Chicago, seeing his chance
Endorsed the story with a meaning glance,
With an eye to business (as ever had he)
Handed out his card to his vis-a vis.
"The hie-away Life and where is it hat?
In Chicago, my heyes, are ye tellin me that?"
"It's high away up from the bottom rounds,
And it hies to the top by leaps and bounds;
Five millions a year is its present rate,
Made sound by the law of this Iowa State,
Which requires deposit of all the reserve
In approved securities, never to swerve
From the line of soundness straight and true
A *double* guaranty there for you.
Its home is Sioux City, as you see,
But it needed Chicago to make it gee
And Whir away at the modern speed,
And so there's a branch at this centre head,"
So spake the son, passed on his card,
The traveled stranger, winking hard,
As if to himself reads, "*I owe a life,*
Indeed I do, to my darling wife,
She shall have it, yes, protected too.
By a ten thousand bond as strong and true
As you can make, for she well deserves
A safe deposit of all reserves.
For *she* has made me what you see,
Aye, more, has saved the *man* in me."
The contract sealed, the sire and son
Exchanged a smile so quick 'twas done;
Sir Bull exclaimed as he caught the look,
"By Jove, let's 'ave hit, what's the joke?
'Avent 'ad a laught sen I crost the saas
So hever driven by these 'urrying ways."
The father said, "a smile we looked
At the easy way our friend was booked;
A rare experience in taking lives,
Providing thus for loving wives;
For agents all, the regular way,
Is to talk and figure the livelong day
If we get the chance, and time and again
To show the points, and notes compare,
Expenses, interest, here and there,
Provisions show in policies,
Talk age and size of companies,
And prove by facts, that oft the new
Are good as the old, and better, too,
With fifty agents in competition
All going their best for that application.
And then, sometimes, after weeks of work
The fish is caught, a sudden jerk
Or a round turn comes, at a record poor,
Or a spying doctor frowning over
A heart's queer flutter or thickened walls,
Or a practiced ear detecting rales,
Or too much sugar in the water,
A stone in the bladder, or some such matter,
To test an agent's disposition
And make him earn his full commission.
The insured remarks with a mocking grin,
You see, my friend, where the laugh comes in."
Sir John suggests, "Hi was habout to say
That hout of this furs there's a heasy way;
When I want hinsurance, as anything helse,
Hi go to the place of 'im who sells
An sign my name and pay my cash
And so haway with this agent's trash."
"All very easy and simple too,
If that's the way the people would do,
But the figures show that scarcely one
In a hundred thousand wisely run
To seek for their loved ones this best protection,
So we *must* have agents to make the connection.
The story goes, that an agent weary,
Sat in his office bright and cheery,
When in walked a man of presence fine,
And said without hemming or haling a line,
Or even stopping to say good morning,
Or any other sign of morning,
I want ten thousand insurance, my friend,
And hope you at once to my wants can attend.
The papers prepared, the doctor brought,

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Pronounced it a first-class case throughout;
Application sent by the earliest mail,
Was returned to correct some minor detail,
And when his policy came at last,
The walls of the mad house held him fast.
The insured man laughed, well I'm not crazy
Nor in mental faculties any way hazy,
But on my way home, having made a stake
And only taken what I promised to take;
For I know the company, its plan of reserve,
And the men who manage, and they deserve
The well-proved confidence *I* am showing
And telling too, for other's knowing.
There's President Mabie, no 'may-be he'll win'
Is stamped on his nature, or written within
The record he's made; and Sackett, R. E.,
The wide-awake affable secretary;
And Sweet, the vice-president, sweetens it well,
For he's made up a record 'twill do to tell;
And Kellogg, they say, is insurance all over,
From the sole of his foot to the tip of his cover,
From the earliest streak of the morning's light,
The first day of the year to the last midnight.
The *Stones* in foundation, E. H. and M. E.,
Are solid and stable as stones need be,
While Sampson and Wilson will furnish, be sure,
The strength and the will to make all secure.
And Wright, the attorney, will keep it all right,
And White, W. L., will see that all's white.
John Hornick will furnish all drugs that we need,
And Beggs will prescribe them, no beggar indeed,
And D. A. will Pierce to the root of things,
And Smith will forge the leading strings,
While Heisen will see that the office pays—
Fred Crossman look out for all estrays.
One Parish will furnish each agent a field.
The other take care that the Parish must yield.
While Stensland, the Viking, keeps stones from the land,
Another will Weather all storms in the strand
And keep the funds safe from all assaults
Of unfair claimants on its vaults.
E. Barbie, attorney, will shave to the quick
The claimant who tries to play any trick,
And the doctor will Stow well full the case
With the kind of subjects it should embrace.
You see, my friends, I know what I'm telling
And from my knowledge there's no appealing,
But grant me just a moment more
To draw from out my treasured store.
I've seen the day, since I was a man,
When the old Northwestern first began
And borrowed from bank to pay its first loss
On a note the president had to endorse;
When the Equitable started, a bale lad,
And the Mutual Life only a million had.
And sure as I've traveled this route in a stage
And now have advanced to the railway age,
I expect to live to see the day
When the Iowa Life follows hard their way,
And we'll all together be proud of the time
When we lent a hand to help her climb."

THEY are talking of a colored accident insurance company in Washington. BLACK AND WHITE thinks it a good suggestion—for the fellow in the fence.

MANHATTAN LIFE INSURANCE COMPANY OF NEW YORK.

INSURANCE DEPARTMENT }
STATE OF NEW YORK. }

ALBANY, N. Y., Feb. 8, 1896.

Pursuant to Statute, and by request of the company's board of trustees, the undersigned, superintendent of insurance of the State of New York, has caused an examination of the condition and affairs of the Manhattan Life Insurance Company to be made by Mr. David H. Keefer, assistant actuary and examiner of this department.

His report on said examination, together with the report of Hon. Michael Coleman, which becomes a part of said report, having been submitted to and filed in this department on the 30th day of December, 1895, has received full and careful consideration on my part, and meets with my hearty approval. JAMES F. PIERCE, Supt.

The examination was made as of June 30th, 1895, and the assets and liabilities at that date were found to be as follows:

ASSETS.

Bonds and mortgages on real estate, first lien	$3,835,214.00
Collateral loans	967,952.84
Stocks and bonds owned, market value	3,382,754.50
Cash in bank and in office	823,085.05
Premium notes, loans, and liens on policies in force	714,970.15
Real estate, market value	3,882,500.00
Interest and rents due and accrued	127,682.49
Premiums due and deferred, net	279,813.00
	$14,013,972.03

LIABILITIES.

Net reinsurance reserve	$12,853,665.00
Death losses and matured endowments unpaid	146,540.00
Death losses, proofs of which have not yet been completed (less reserve on same policies)	11,709.00
Dividends or other profits due policy-holders	34,200.00
Lapsed policies liable for surrender value	10,995.00
Premiums paid in advance	18,144.47
Total liabilities on policy-holders' account	$13,075,253.47
Surplus on policy-holders' account	938,718.56
	$14,013,972.03

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LAMENTATIONS OF A LUNATIC.—VII.

HERE, Feb. 1st, 1896.

BLACK AND WHITE:

I told you in my last lamentate that I expectid to have a New Years present. Well, I got it and it was such an immense one that I must tell you about it. You know I was lookin for Mariar after New Years day. An she was lookin for me, too. An what's more, she found me. Now Mariar is a nice girl, but nicer when she kin do just as she wants to about enythin she is up against. The only trouble we have ever hed that amounted to much hes been in the question of her "rights." Ive allus told her to do as she darned pleased—I couldnt extend her priviliges much beyond that—and then blamed if she didnt ginerally weep some big weeps an tell the folks I had swore at her. Thats jest what happened in here the other day, and it knocked me out. I begin to think Mariar has a well defined plan to drive me crazy in spite of myself. Insted of cummin in here pleasant on New Year's she swept in like a cyklone, knockin poor Amicus flat onto the floor and drivin sevril of the regular crazies into their rooms. Then I had to take my medicin, and its made me so sick Ive jest been near to an invallid ever sence. Ime not going into enny details about my family affairs, I dont think enny man hes enny more right to distribute sech things around than he has the small pox. The conclushin I have arrived at from Mariars visit and its consequences to me is that its high time a Womans Rights Insurance Company was startid to protect the marrid wimmin aginst their brutes of husbands and pay the wives damages in case they cant keep their protection contract. Its gettin to be a seven by nine serious question—this one of wimmens rights. As far as Ime concerned Ime in favor of havin em take charge of the universe—Monroe doctrin or not. The Schomburgk line isnt in it with crinoline. Wholl protect the Womans Rights Insurance Company, ennyhow? Im in no situation to do it just now, although I dont know but we could furnish just as good material for officers from here as could be got anywhere else.

* * * I got a little item yisterday from a frend in New York who has nothin to do but walk the streets of that town, so he sees lots of things. He says he saw a feller on Broadway with a sign fassened onto him sayin that you could get $500 accident insurance in the United States Casualty an have your watch kept in order a hull year for $2.00. I dunno, but I think Ginrel Tracy and Mr. Fairchild would feel kinder cheap to meet that feller on Broadway an think they was up at the head of a concern that tried to get business by such fake fashions as those. I thought the cigaret trundlebed prize racket was bad enough, but this here takes all the cakes in the bakeshop. It dont leave a bun for the cummin tramp.

* * * You remember my ritin you last November about a feller I found peekin through our fense an sayin he hed bin turned out of the employ of all the companies and looked all broke up? Well, he wandered out into Wisconsin an disguized hisself under the name of Weatherby. Then he got pinched and Comisshuner Fricke he soaked him for three years. He cant do no more bizness in Wisconsin for that length of time. I also spoke in November about the Russell referee spasm that was on, then. Hev you heard of any victims in Merrills 24 foot ring? I haint.

* * * Postmaster Pitcher, of Short Hills, New Jersey, is into trouble with the Soupreme Court in New York about that investment company of hisn that he

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crowded inside of the accident company he was runnin in New York and stuffed it so full that it died of applopiexy. Jim—hene I was ole frends oncet—is a good deal of a feller—for Jim, but I think he tried hard to hev a champane drunk on a beer incum, an although he managed to get beyond the beer tank he didnt quite fetch up in the vineyard. Hees lible to fetch up somewhere else, Ime afraid. Heel make a great testifyer agin himself? Nit.

* * * Therell be another "crazy" man in here perty soon, Ime thinkin, if that furriner, Rontgen, keeps on findin out astonishin things that folks cant get through their noddles at first sight. Hes got onto a light or somethin like it that waltzes through wooden blocks and even pigs of lead an comes out smilin on the other side, liten up the interiors of em so you can see whats goin on in the middle of em. Thats grate, if its so, an I read it in the New York *Sun* so it must be. Doctors has alreddy begun usin it for to locate bullets an things in people, which will kill the probin business dead an deprive the young medicusses of a good deal of joy, at the same time releivin many a poor devil of considribel pain. When the medical examiners get onto it no applicant for life inshurance can fool em with a porus plaster liver on a heart that only beats for one. A mans interior decorations will then be as plain as the nose on his face—praps plainer, as a sign. Rontgen is just grate, I tell you. But, he must be "crazy." They said Galilleo, and Newton, and Harvey, and Morse, and Edison was when they first histed out their ideas. A man that has brains enough to see things that fools cant see, nor comprehend when they do, is allers called "crazy"—by the fools. If we hed more sech "crazy" men as this Rontgen seems like wed all sooner find out where we was at on this big mud ball.

* * * My frend Samivel Davis hes been annoyed like by my spellin. Ime tryin to do better, but the force of habit is strong onto me an I dont know how soon Ile get onto the Davis level, wich I own up is clear away up above mine. But, I aint the worst speller on earth, as witness the followin which "a well-known actuary" says was actually sent to a policy-holder "by an efficient and active field man."

"DEAR SIR: Att the end of yewer tonteen perryud yew will shair in the sirpluss proe ratter. Iff yew dy befoar yeur leagle airs will git the pollisy, but no sirpluss."

Dont that lay clear over *me* for crookid spellin? I guess yes a good many times.

* * * I forgot to tell you that one of Mariars hard hits the other day was that she sed I was a sinnick. When I replide that I guess it was troo and that I bleved she had turned out the job labelled "lunytick" there was a large amount of stillness on her part. I think my sinnicism is all the lunycy there is in me. Is sinnicism a sin? If it is an Ime a sinnick theres this to it: Ime the only one whose got to anser for it, no matter how I cum by it. You can unload stocks an lots of other wickid things with others if youre knave enough, but I calkilate youll have to brace up an anser for your own sins in the sweet by and by? Dont it? S'long.

HENNERY JAIMES.

THAT old chestnut about the Boston Marine Insurance Company going into the fire insurance business has begun its travels again. And it will probably retire, the same old chestnut as ever, to come out again on schedule time. The managers of the B. M. haven't the nerve to take up the fire business. "That's what's the matter with Hannah."

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It is now announced that the accident companies which covered the life of S. H. Sullivan, the Columbian Fire assignee will contest on the grounds that he killed himself intentionally, and did not die from the effects of an accident.

The New England Mutual Life Insurance Co., of Boston.

The old New England Mutual Life has long been a synomym of strength and reliability. Massachusetts laws require an examination of its companies every three years, and its January 1st, 1896, statement was made the basis of this last examination. On another page of this issue will be found a report of this examination. This report is conclusive as to the solidity of the New England and the record is one of which its officers may well be proud.

This grand old company begins the new year with assets of about twenty-four millions of dollars and a surplus of $2,147,739.

The Michigan Mutual Life Insurance Company of Detroit.

Detroit companies have a good standing the country over and the Michigan Mutual Life has had much to do with achieving this reputation. Strong, clean, prompt and reliable it has ever been, and its statement for December 31st, 1895, shows that it is growing just as fast as it is well for it to grow.

With over five millions of dollars of assets and a surplus on the strictest valuation (not imposed by the State but voluntarily adopted by the company) of $348,602.81, the Michigan Mutual Life can well be thought a strong financial institution. O. R. Looker, the president and insurance manager, is thoroughly posted in his business, and there is no room for doubt as to his ability.

The National Fire Insurance Company of Hartford.

The National Fire, of Hartford, made another distinct advance last year. On January 1st, 1896, this strong organization shows assets amounting to $3,860,-141.74 and a surplus as to policy-holders of $1,713,197.75. There was a gain all along the line—in assets, some $265,000, and in surplus about $200,000. The re-insurance fund has increased about $50,000. Altogether this is an admirable showing, and the result is not only due to the excellent management of the company at the home office but to the ability of the manager of the western department, Fred S. James, assisted as he has been by Geo. W. Blossom and Chas. Richardson.

The Ætna Life Insurance Company of Hartford.

The annual statement of the Ætna Life Insurance Company, which appears in another column, indicates that the year 1895 was an unusually prosperous one. An improvement was made in every department of the company's business. It increased its new business in the life department over the year 1894 nearly $3,000,000; its insurance in force upward of $4,000,000, and its assets $1,500,000. The business in the accident department was nearly doubled. From its surplus of over $6,500,000 above all liabilities the company has declared its usual increased dividend to its policy-holders. The official management, of which ex-Governor Morgan G. Bulkeley is at the head, and the numerous patrons of the company, may well feel proud of the success of the Ætna Life. The Ætna has been a wonderful company and has shown conclusively what results good management can accomplish.

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THE JANUARY MEETING OF THE LIFE UNDERWRITERS' ASSOCIATION OF CHICAGO.

IT was a great meeting—graced with the presence of the ladies—and was held in the Auditorium banquet hall. The reception in the Auditorium parlors was much enjoyed, and when the banquet hall was reached it certainly was a brilliant scene. Those who sat down to the tables were as follows:

GUESTS.—Mesdames John K. Stearns, W. D. Wyman, Franklin Wyman, W. P. Crenshaw, W. N. Sattley, L. B. Bishop, Lutellus Smith, Calvin S. Smith, Isaiah Flitcraft, Norman Kellogg, A. J. Flitcraft, Chas. H. Hewitt, Samuel Fallows, Arthur B. Wells, W. J. Sutherland, Geo. J. Munroe, Rice, Jennie Warren. Misses Jane Addams, Marta Helen Stearns, Eva B. Bouton, Daisy Reid, Charlotte J. Andrews, Bertha H. Ballinger, Mabel S. Calvert, A. L. DeWitt, Sue W. Thomas, Alice M. Randall, Alice K. Newbre, Edna M. Newbre, Blanche Kellman, Mae A. Sheffield, Rose B. Mason. Messrs. Bishop Samuel Fallows, D. D., Arthur B. Wells, E. A. Bancroft, Adlai T. Ewing, Allen Waters, A. C. Cotton, Geo. D. Webb, W. J. Sutherland, Geo. J. Munroe, Ralph Barker, Otto Augustine, W. G. Hargis, Jr., Dr. Jas. H. Stowell, Dr. C. F. P. Korssell, J. A. Hamann, Theo. Weil, T. W. Dealy, John Lewis Cochran, Geo. W. Hall, Emanuel S. Heyman, F. L. Keller, Henry H. Brooks, John S. Hollands, J. Lange, J. D. Pringle, Thos. W. Dunbar, D. E. Platter, J. W. Bridger, A. H. Huling, W. E. Toms, Paul Blatchford, Geo. A. Gregg.

MEMBERS.—*Ætna Life*—Ira J. Mason, Fred B. Mason; *Berkshire Life*—W. D. Wyman, Franklin Wyman, W. P. Crenshaw; *Connecticut Mutual Life*—J. K. Stearns, S. T. Weir, F. W. Bleike, T. W. Hamill; *Iowa Life*—E. H. Kellogg; *Manhattan Life*—W. N. Sattley; *Massachusetts Mutual Life*—W. Treese Smith, L. B. Bishop; *New York Life*—Lutellus Smith, Wm. M. Harris, Geo. C. Rose; *Northwestern Life*—Thos. L. Fansler; *Pacific Mutual Life*—D. M. Baker; *Penn Mutual Life*—Calvin S. Smith, C. J. McCary; *Phœnix Mutual Life*—F. C. Goodspeed; *Provident Life and Trust*—Isaiah Flitcraft; *Prudential Life*—Geo. F. Schilling, P. J. Cox, A. X. Schmitt; *Royal Union Life*—T. C. Stevens; *State Mutual Life*—Ben Williams; *Union Mutual Life*—Thornton Chase, S. W. Fowler, J. Westenberger; *Union Central Life*—Chas. B. Soule, M. E. Schryver; *Washington Life*—Dr. S. L. Fuller, A. H. Haus.

THE PRESS.—*Inter Ocean*—W. H. Strong; *Insurance Post*—Chas. A. Hewitt; *Black and White*—J. H. Kellogg, Norman Kellogg; *The Courant*—A. J. Flitcraft; *The Investigator*—A. H. Huling; *Argus*—T. W. Dealy.

The dinner was thoroughly enjoyed, the sweet strains of the Tomasso Mandolin Orchestra adding to the enjoyment. Following the dinner the interest of everybody was centered upon the collection which had been taken up of answers to the question box—bright, breezy and beautiful contributions from a hundred or more of the company and that were now read to them by Thornton Chase, until the president came to his aid.

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The exercises of the evening began with a report from W. D. Wyman, the chairman of the executive committee, recommending the appointment of a nominating committee to name the officers for the succeeding year, the anniversary falling in February.

President Stearns welcomed the guests and members in these words: "*Ladies and Gentlemen:*

"'The heart has ears,' a proverb pleasantly proved within this cheerful banquet hall. To-night the air is laden with a song of joy—these beautiful walls resounding a greeting that needs no telling, as friendliness meets friendliness. Thus already has a cordial welcome reached the heart of this happy company. A welcome I gladly would now speak to you all; a greeting in behalf of this association to our guests, happily composed of a goodly number of those who wear the sweetest names our language knows—the queens—the angels of our lives.

"'Tis the time of year for the best of cheer, and there is nothing in life more cheerful than a glad greeting. So we come for a New Year's meeting to sing and reason together of life, of time and precious concerns suggested by the season. Our real feasting is to come. The ear of the heart is atuned to the kindly voices that shall be heard to-night.

"'Tis a long, long year since this association had the privilege of hearing Miss Addams, a friend of justice—whose heart ever responds to the needs of humanity 'by graceful deed, and aptly chosen word.' 'Tis said, 'If thou would'st hear, what seemly is and fit, inquire of noble women: they can tell.' This is truth itself of the one who represents the gentle sex in speech this evening, and who will tell us of 'Life's Possibilities.' With this kindly spirit is another who tho' from the walks of law doth know the way of peace and tenderness, and happily we shall soon hear from our good friend Mr. Bancroft on 'The Value of Happiness.'

"There are others—members of this association whom I need not name—weavers of garlands for 'The Girls' and 'The New Woman;' 'Givers of Good'—members who always light us up with the brightness of their speech and entertain us with their recitation.

"You can't tell a nut till you crack it, nor know life till you live it and so we run on with Old Father Time, and gain knowledge with life's unfoldings.

> "'Life answers unto need—brings out its wealth
> But when occasion call; where is no need
> Is no producing. All beginnings all,
> Through all the universe, obtain their truth
> From the same Mother—birth from sacred Need.'

Want, writ on every side of life—none too poor and none too rich for that—demands the activity of man for himself and for his fellows.

"Lame and halt are those who go not in the ways of friendliness; who, one with another, walk not arm in arm the path of helpfulness to the good of mankind.

> "'The chief use, then, in man of that he knows,
> Is his painstaking for the good of all;
> ot hating from a soul that overflows

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With bitterness, breathed out from inward thrall;
But sweetly rather to ease, to loose or bind,
As need requires, this frail fall'n human kind.'

"How fitting the discussion this evening, of life's duties and its privileges, since this association represents a noble benefaction to mankind that offers a strong stay against the stress of want, an unselfish provision, a sacred trust for home.

"Of all dear things in life, home is the dearest. How appropriate for us is the New Year's sentiment of Professor Swing, which he gave to the world soon before going to his eternal home. 'We must fill with gladness and honor all the days that exalt the home.'

" 'So take joy home,
And make a place in thy great heart for her.
It is a comely fashion to be glad,—
Joy is the grace we say to God.'

In concluding, Mr. Stearns introduced Edgar A. Bancroft, who spoke as follows:

"*Mr. President, Ladies and Gentlemen:*

"Of all the things that are valued in this age which apparently knows no test but value, it would seem that happiness is its own measurer, and every sharer of happiness must know its value. You illustrate the value of happiness in these monthly gatherings, and show your appreciation of it by extending their benefits to us who are not members of your association.

"The question submitted to you, 'What makes life worth living?' touches this theme, because you cannot answer it without giving your notion of happiness, and if you undertake to describe it, thoughtfully and sincerely, your definition of it will give *its value* and the measure of *yourself*.

"I remember of hearing a member of that race say of the negro that if he had a full stomach, a coat on his back and a ticket to the circus, he was perfectly happy. The value of that happiness is evident in its statement; and yet it has a value, because the desire for even that modest and that low measure of escape from self and from the hardships that beset humble life is a spur to action; and action has a value.

"Let each one test his standard by the question, 'What is happiness?' and I think we will be surprised to find on what a level we are content to live, and what low ideals we are satisfied with, merely because we never have tried to study them.

"There was in Greece (we always go back to Greece for everything, you know), a school of philosophy, based on the proposition that happiness is the object of human life. Around this central doctrine grew the rules and maxims of the school of Epicurus, which more and more tended to the exaltation of the pleasures of the senses. One of their philosophers thus condensed their creed: 'All good concerns the stomach' —that is, conscience is a matter of digestion! Napoleon used the same figure to express a somewhat different idea when he said: 'The pit of the stomach rules the world.' And a certain wag answered Mallock's famous

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question 'Is life worth living?' (which your good president, who is nothing if not an optimist—and a man who is not an optimist is nothing in this world—has improved upon by assuming that life is worth living)—when Mallock asked 'Is life worth living?' the wag, with not a little truth as well as wit, answered: 'That depends on the *liver*.' But this is a philosophy for physical life only—this apotheosis of the abdomen.

"The value of happiness depends on what we consider happiness; and that is what we desire; and what we desire is proven by what we firmly and seriously and persistently attempt to obtain. And so when you say in a burst of sentiment or sentimentality—they are very different though often near together—I desire that, or that would make me happy, test your statement by your conduct, and see whether that is the thing you are striving for.

"In these days there are many who seem to think that political happiness is freedon to do as one pleases. There is a story of an Irish soldier whc had a typical notion of happiness. One of his comrades had received a legacy and they were all discussing what they would do if they had this large sum. One man said he would leave the army and settle down in a little village, have a garden, and lead a domestic, quiet life; another, would go into the city and enter trade and become rich; another would go off into the mountains and lead a trapper's life; and another would take it to the city and 'blow it in.' The Irishman, who had seen long service, said, 'Well I'll tell you what I would do. I'd leave the army, and hire the biggest bugler I could find, and I would have him blow the reveille every morning at sunrise under my window, and I'd get up and say to him, 'Will you please go to the devil?' and then I'd go back to bed.'

"There is a certain value in happiness, abstractly, because it is active. It is the very warmth and life blood of human intercourse. Wholly apart from its direct influence upon the individual having and expressing it, is its effect, contagious and energizing, upon others. The pessimist, the Diogenes in his tub of despair of human life, talks of the sweetness of melancholy and the attractions of solitude. But that means hopelessness and inaction, and they mean death. Emerson somewhere says: 'We live by a desire to live, by the vivacity of those laws which we obey and by obeying share their life; we die by sloth and despair.' This is expressed in that other phrase of his: 'Hitch your wagon to a star.' He means, find the tendency of things; learn the laws of the world, the physical world, the business world, the moral and the intellectual world; the forces that are above affairs, the principles that are above accumulations, the ideas that precede and inspire all human activity, and determine its direction and give it its value.

"But there is another side to happiness, and that is the side which relates not to the person who is in a condition of happiness, nor yet to the person who is happy because he has accomplished something. In our rushing times and in this bustling, ambitious city our idea of happiness is to get something, to get it quick and get it often, and get lots of it; to have something that is to be done and to do it.

"I remember that Napoleon said the only time he ever was happy was

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at the close of his Italian campaign, when he was a young man of twenty-five, and was just begining his great career, and not when he had met and defeated the armies of Europe. Attainment gives happiness sometimes—attainment, not mere acquisition; but its value is, after all, determined by the effect upon the individual himself, and then—because that follows—the effect upon those among whom that individual lives. As aspiration precedes attainment, so attainment, to give happiness, should strengthen and lead to aspiration. 'Aspire to attain, and attain to aspire.'

"Happiness! We are apt to forget that the happiest moments in human life are the moments that do not relate to acquisition, that do not relate to ambition, that do not relate to luxury, that do not relate to ease. They are the moments that follow some great danger, or flow out of some great self-sacrifice, and all other happiness is insignificant, even to us, compared with that. And we never miss this truth when we study or view the events in other lives; and we shall not now if we take ourselves out of ourselves, questioning our experiences as we see them in others.

"What is the value of this 'happiness' which we all seek?' The Declaration made the right to 'the pursuit of happiness' a prime object of government. It has now come to pass that very many people confound the pursuit of happiness—which is an inalienable right and, rightly understood, an inalienable duty—with the pursuit of pleasure, which is almost an universal folly. Certainly, vainer pursuit no human being has ever followed. Test the pleasures we pursue by this question of their value, their lasting joy or benefit first to us, then to the world about us. You teach your children to share their gifts and pleasures, and to be unselfish; that they shall thus be happier; to give little brother or sister the larger apple or piece of pie; and you have seen childish faces radiant with the joy of generosity. Do we follow our childhood teaching and experience in the turmoils of life, and remember and seek the *happiness* of self-sacrifice, as well as its nobility?

"After all, true happiness consists not in accomplishing what we desire, but in desiring the highest things for ourselves and for others; and the extent of our happiness should be measured by our beneficence. The path of happiness is the road the world is seeking and has always sought to find. The real value of happiness and the happiness that is of real value, have been overlooked: we have confounded what the world calls success with what the individual knows is only unhappiness and care. The result is we weary ourselves with striving after the honors and pleasures that do not satisfy heart or soul, and we lose hope.

"We see literature and public and private morals descending, and hear continually that it is folly for an individual to attempt to resist the tendency of the time—the spirit of decadence. Does anyone think that there is a decadence in the virtues themselves? Does anyone think that there is a greater lack of manliness or womanliness at the present time than there has ever been before? Then what folly as well as weak-heartedness to thus listen to the false voices of the expiring century; to thus follow the writers who make their blindness a proof of universal gloom,

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and who pipe up their little voices of despair, when the world is just as sane and vital, the forces that make upward are just as many and just as strong, and manliness and womanliness count for just as much, as they ever have done before.

"The choicest gifts, I think, that heaven has given to this great city, are its men and women who are unselfishly seeking its moral, intellectual and artistic betterment, and the uplifting of its masses. And chief of these is she of gentle spirit and catholic sympathies, who follows me upon your program, but who leads us all, and can lead all in the path—the only path—to happiness, which is helpfulness. Her noble work teaches that our object in life should be to 'learn to make others happy.'

'For when the power of imparting joy
Is equal to the will, the human soul
Requires no other heaven.'"

Miss Jane Addams was then most cordially received. Her clear cut features, the very epitome of every thing lovely and of good report, delighted those present, and her simple and straightforward words were listened to with rapt attention. She said:

"*Mr. President, Ladies and Gentlemen:*

"The topic which Mr. Stearns has given me is 'Life's Possibilities.' Whenever I get ready to make a speech, if I have the time to get ready, I usually read for a few minutes, or half an hour, in Mazzini's 'Duties of Man,' and I found that I had time to read there for ten minutes this afternoon. He says, among other things, that man has a series of duties, that he cannot fulfill any one of these by attempting to fulfill another. That he has, for instance, a duty to himself, one to his family, one to his country, and another to humanity; that if anyone tells him that he can rest content when he has fulfilled the duty to himself, to his family, to his country, he is teaching him a more or less enlarged egotism and he is not teaching him the truth; that he can only fulfill those lesser duties if he fulfills the larger, just as surely as the earth can only keep in its orbit around the sun if the sun keeps in its orbit around the central point in the heavens. In other words, that a man cannot exhaust any possibility in life unless he exhausts all the possibilities in life. He claims that your duty to your family, that the possibilities of a family life come largely through the cultivation of the affections; with that, I think, the world already agrees. That your duty to your country and the people among whom you are living must come largely through education; you must understand history, you must understand literature, you must understand all the influences that are moving and molding men around you; that your duties to humanity can only be learned through the life of association. And he says that we must associate ourselves with as many people as possible, with as many kinds of people as possible, before we can fulfill this human life, and therefore before we can adequately fill the other positions in life.

"And while I do not believe in preaching, and least of all do I believe in preaching at a banquet, I sometime feel that the people of Chicago are not fulfilling this human plan; that they do not realize that right in the

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midst of Chicago are colonies of foreign people who have little or no connection between them and the rest of the city. There are in our neighborhood in the nineteenth ward distinct foreign colonies of Poles and Bohemians, who have no connection whatever with the real social life, with the real intellectual life of Chicago. And I sometime feel that the people of Chicago have no right to be content, without this life of affection, without this life of education, without branching out in a wider human experience. We are not as democratic in life as we are in literature. We read, as you know, concerning all nations; we read about peasants in Russia; we read very often about the student life in Paris, because it reminds us now of 'Trilby;' we learn about all sorts of people and all sorts of things in our literature; but when we come to our own social life, when we come to our own vital connections with other lands, we remember the pride of our family, and the people who might help us 'rise in life.' We do not fulfill Mazzini's human claim.

"And so, if I may be permitted to lay before you what I would consider life's possibilities in the year which is just opening, I would say: make a distinct effort to establish connection with some sort of people, with some kind of people, whom you hitherto have not known. People are much more alike than they are different; there are many more things in common than there are points of difference, although the points of difference are many. For if we get a point of contact with many minds and different sorts of people; if we can look all men in the face as if a community of interest lay between; if we can let our minds open to take strength and cheer from them; if we can become interested in family life at the top of the tenement, or a poor bewildered farmer who cannot make his way in Chicago—not because he hasn't the brains, because he has the brains—but for the tricks of Chicago; I do not mean the business tricks—I mean other kinds of tricks—then we would find a new point in life, a new possibility in life. Your progress after this point would be rapid.

"If I could persuade you all to go home and read 'Mazzini's Duties of Man'; then you might see just what that great Italian statesman meant. There Italy was all divided, and he had in some way or other to induce those various principalities to unite. He did this not by talking of their right against Austria, but by talking to them of their duties toward humanity. He saw that the longest way round was the shortest way home.

"So if I were to make an appeal for the condition of things in the nineteenth ward, for the foreign colonies over there, for Hull House, if you please, the longest way here is the shortest way to get at it—to make you feel that all of duty is not done until you have gone all the way up and down and come to more experience. We have wonderful examples in Chicago; we have more Bohemians than any city except one in Bohemia, and a very large Italian colony, almost as large as Naples—I think it in Florence to which the colony of Chicago compares—and yet we do not avail ourselves of this information. We go across the seas and see the peasant life. It is considered rather vulgar to travel in Europe and not see something of the peasant, not to do something in the way of city and vil-

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lage life; and we have the whole thing right before us. The peasants are peasants still, all in one city, Italians, Russians, Armenians and Turks. Here they are, right in Chicago, with the same affections, with the same hope, with the same ethnologic relationship, with the same historical significance they have in their own country; and we are all waiting to be touched before we can take the initiative. The initiative is to come from the cultivated, the broad-minded people of Chicago who have a penchant for following out these problems until they shall include humanity itself."

The president next called upon Thornton Chase to say a few words which he did in his usual pleasant way, as follows:

"*Mr. President, Ladies and Gentlemen:*

"There seem to be two topics this evening, 'Happiness' and 'Girls.' They, however, bear a close relation to each other; at least, in the minds of mankind. It may be of interest to consider for a few moments, one of the methods for attaining happiness.

"As the cares and trials and disappointments of the past disappear into the grave of history and a new year's dawning awakes to renewed ambitions, hope swells within us and so enthuses, that we deem the universal desire of mankind is about to be fulfilled, and 'out of the fullness of the heart, the mouth speaketh' cheery greetings of good will. Each knows the desire of all and with a 'Happy New Year!' expresses his wish and expectation and the promise of realization which the new-born year bears in his unsoiled hands. Then forth we rush into the struggle of life to seek and capture that ideal happiness which vaguely shines before us, offering riches, love, glory, ease and content, ever inviting, but rarely coming close enough for us to grasp and hold.

"It may not be unwise to quietly rest from this eager pursuit of the fleeing goddess and consider for a few moments, not how we shall increase our speed, but rather if it be not possible to stay her flight and lure the enchanting one by some attraction, to ourselves.

"Christmas has come and gone. Crowds filled the stores and streets, pushing, jostling, urging, good natured, prodigal with smiles and pleasant words, all striving with rare energy for the one purpose—to give—all *laboring to give.* It was a happy season of the year. It has come down with all of its gift-giving gladness through decades of centuries and the Christian has made of it the especial time of 'peace on earth and good will to men,' or as sometimes translated, 'peace on earth to men of good will.' Herein is wisdom; the 'good will' which expresses itself in giving, brings happiness. With Christmas come thoughts of receiving, but they are secondary and produce small delight in comparison with the gladness of giving.

"Truly 'it is more blessed to give than to receive.' The pleasure of God is to give. This one thing we know of the Almighty Creator, that he pours forth upon his creatures all things that are for their good. His rain 'falls upon the just and on the unjust' and it is a constant shower of blessings, ever changing, ever grateful, ever new.

"Man is a sensitive animal, and his existence is confined within narrow

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boundaries; a particle too much or too little of heat, or water, or density of air brings pain; a little more or less—destruction.

"How wonderfully is the earth's envelope of atmosphere arranged and preserved to temper the sun's rays to the comfort of man. How carefully the temperature over the portions of earth needful for his habitation, is guarded within a few degrees of variation, while within range of a cannon shot, above or below, are temperatures which would in an instant annihilate all earthly life.

"The earth, the air and waters are made to teem with supplies of food and clothing for the animal man, and everywhere above and around, beauty abounds to gratify his spiritual desires. Free gifts are they from the All-generous One, and more, the power to enjoy, the appetite, the need which makes them welcome; yes, very life itself is a gift from him. Man accepts and uses all with rarely a 'Thank you!' but who dares say that the Bounteous King does not have pleasure in the giving?

"Reason, judgment, perception, memory, hope, will, imagination, the qualities which are deathless and of the soul and which prove its existence, are from him, and man, having received a spark of the divine power to enjoy, finds his highest happiness in also *giving*. Hardly will one dispute the statement that the keenest delights even of earth, arise from giving. Blessing, good will, good fortune, seem to abide with the giver. Joy is ever his, aye, even though he give all that he hath. The grandest of giving, that of toil, and sacrifice for the weak and poor without possibility of tangible reward, brings the greatest gladness. It would seem that the recompense of happiness is in direct proportion to the self-denial in the gift.

"Per contra, all of the miseries of men are the results of greed. God inflicts no suffering upon his creatures. Grasping selfishness, 'Man's inhumanity to man,' is the cause of all the wretchedness of mankind.

"Giving! It is the religion of the world. All that is noble in humankind, all that is grand, inspires to give. The very results, the warming of the heart, the gladness of soul, happiness, demand that man shall give his best to those less fortunate than he, to the needy, and as a first duty to such as are of his own household.

"In so far as one gives for the benefit of those for whom he has undertaken to provide, he becomes an imitator of God, and he may be confident that such imitation shall not be without its very satisfactory reward.

"There is a life insurance lesson here, but I will not intrude business matters at this banquet of peace, further than to suggest that there is joy in toiling for those we love and especially so if the effort is producing the desired results, and to the man who strives by his daily exertion to procure and maintain a sufficient insurance protection for his loved ones, it should be a constant happiness, a continual Christmas, a 'Love's labor'—not 'lost.'

"'Give and it shall be given to you, good measure, shaken, running over.' 'For with what measure ye measure shall it be measured back to you.' Selfish strife may gain the riches, power, glory or ease, but happiness eludes him who demands her for himself. He who seeks her gifts for others, finds her *his companion*. The giver of happiness *is happy*."

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Charles A. Hewitt, editor of the *Insurance Post*, addressed himself to "The Girls," perfacing his remarks with several pleasant stories of the gentler sex and speaking without notes, Mr. Hewitt went on to say:

"There is a very old story (not extravagantly humorous but quite apropos) of a certain Italian nobleman who, being somewhat of a cynic and aweary of the world, retired with his infant son to a mountain castle where no girl or woman was permitted to enter. There they lived in the utmost seclusion until the boy grew to be a young man, when the father ventured to take him down to a festival in the village where certain pretty girls cast their eyes on him and sort of disturbed his serenity. 'Who are they?' asked the boy, pointing to the pretty girls. 'Devils, my son,' replied the father, supposing that the question was thus easily settled. But when they came to leave the fair grounds, the father said to the boy, 'Now, my son, do you see anything about the fair grounds that you would like?' 'Oh, father,' replied the boy, I should so like one of those 'devils?'

"The young man was right—his head was level. We all like the girls; are all in love with either the sex or the individual. It is well with us that this is so. Particularly is it well with the young man when he begins to 'spy his shadow' in the glass, on account of some young girl in particular. From then on, if he has manhood in him, he will 'brace up,' quit his behavin' and try his best to be somebody. That young girl, for whom he prinks, will be a woman ere long, and Ruskin says, and truly, 'No man ever lived a right life who had not been chastened by a woman's love, strengthened by her courage and guided by her discretion.'

"You'll notice that my toast is not, 'The Ladies' nor 'The Women,' but simply, 'The Girls.' That, however, is inclusive enough. All women have been girls, and many a woman, though her hair be silvered, is still a girl in her husband's eyes. So the term 'The Girls,' is inclusive of the old-fashioned woman and the so-called 'new woman' (the same old woman at heart); of women, young, old and middle-aged; of wives, widows and maids. All these 'girls,' young or old, new-fashioned or old-fashioned, are in varying degrees good, and though not always directly, as in the case of sister, mother or wife, exert an influence over the lives of men which cannot be named nor measured. By them we are refined, tempered, strengthened and lifted up. For however a man may play the cynic or affect a sneer, he has nevertheless a reverence for right and a love of truth in his heart, and the highest appreciation of all that which raises him up out of his coarser and grosser self; of all that which makes for his mental and moral uplift. And having that appreciation, men everywhere bend the knee and doff their hats in acknowledgement of their great debt. For to the extent that they have come to know and to appreciate the 'good girls,' young or old, to that extent they have been given a higher and nobler and better conception of life and its duties; of living, and being and doing.

"Upon the beauty of the girls (all of whom are beautiful) it is not necessary to dwell. Lord Clarendon says that the question why men are attracted to beauty is a question which only a blind man would ask. It is not my purpose, however, to review the various types of beauty of national-

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ities, merely to express our national preference. And of all the girls since and before Eve, Helen and Jeptha's daughter; from Spencer's fairies and Shakespeare's heroines to Moore's Orientals and Longfellow's pale-faces and Edwin Arnold's bias-eyed Japs (including all the girls over whom Byron raved and of whom Tennyson dreamed,) the girl of all girls, it seems to me, is the free born Yankee girl of the glorious U. S. A. She it is whom we call Columbia—clad in the splendor of our national colors, crowned with the glory of the stars.

"We read that when Antony summoned Cleopatra to Tarsus, the birthplace of the Apostle, she ascended the Sidmos River in a purple sailed galley propelled by silver oars—she reclining under a gorgeous canopy of gold and being attired in the somewhat negligee costumes of that Oriental clime. Poets too many have sung of her seal-brown loveliness—but we do not have to depend upon tradition for our beauty, nor go back two thousand years for the highest type of it. N. P. Willis, who had travelled far and seen much; who had sighed in France and loved in Italy and bargained for Circassians in the distant East; whose eye was trained and whose perceptions were quickened, has told us, on the authority of a traveller and connoisseur, that there is no such beautiful work of God under the arch of the sky as an American girl in her girlhood. We who know and love her as she is, and are the better for that knowing and that loving, can well believe his statement true. And we who know and love her as she is, can appreciate good Dr. Oliver Wendell Holmes when he says:

"'Let greener lands and bluer skies,
If such the wide earth shows—
With fairer cheeks and brighter eyes
Match us the star and rose.

* * * * *

"'The gay grissette, whose fingers touch
Love's thousand chords so well;
The dark Italian, loving much
But more than *one* can tell.
And England's fair-haired, blue-eyed dame
Who binds her brow with pearls:—
Ye who have seen them, can they shame
Our own sweet Yankee girls?

* * * *

"'By every hill whose stately pines
Wave their dark arms above
The home where some fair being shines,
To warm the wilds with love.
From barest rock to bleakest shore,
Where farthest sail unfurls,
That stars and stripes are streaming o'er
God bless our Yankee girls!'"

The Wagner Quartette sang 'Illinois' in a way which made every one wish for an encore and this was given with the most pleasing success.

Charles B. Soule, who is always such a success whenever he appears, either as a speaker or a poet, then entertained everyone. He said:

"*Mr. Chairman, Ladies and Gentlemen:*

"No more beautiful tribute was ever paid womankind, than that penned by Schiller over 100 years ago. As long as chivalry burns in the breast of man, so long will his words be on the lips of the succeeding gen-

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erations, and I know I but express the sentiments of every gentleman present when I say with him:

'Honor to woman, for to her it is given
To garden the earth with the roses of heaven.'

"But my subject is entirely too serious for me to waste even a moment in the delectable pastime of tossing roses into the air to see them fall into the laps of the fair ones. There *are* women and there are *women!* But before taking up my subject, let me say to the *true* woman, whether new or old, that chivalry may be sleeping but is not dead, and the true woman will always find at her side the true man, balancing a lance in her defense!

"It is a remarkable fact, Mr. Chairman, that the history of the succeeding centuries has shown that the closing years of each century have been marked with some great convulsion of nation, or some upheaval among the governments of mankind, and, should the war clouds that to-night seem to hang so threatningly over Europe and our own country be scattered by the sunlight of peace, still the prophesy of the centuries would be fulfilled, for, shaking to their foundations all the *social* structures of the world, the *new woman* has appeared!

"Time was when woman thought of duties,
Of love, with all its sacred beauties,
Of home, with its sorrows and its joys,
With its sweet, sweet girls and romping boys—
Can it be true that things but seem
The echo of some long lost dream?

"Time was when all we had to do
Was to cut humanity in two,
And all that appertained to human
Was found in man and found in woman;
But now, alack-a-day, alas!
There seems to be another class,
For in eighteen hundred and ninety blank
Old nature gave a twist to the crank
That turns the world, and lo, behold,
A new-born creature dropped from the mold;
She has not a feather nor a wing
And yet she can fly and she can sing—
In fact, she can do most any thing;
She rides on a wonderful two wheeled thing
With a cyclops eye, and a ting-a ling ling,
And she *owns the street*, and she *owns the town*
And she makes the ancient woman frown
And throw up her hands in wild dismay
As her 'ting-a-ling' makes her get out of the way!

"She looks for all the world like a man—
I'll tell you why—I think I can;
You see old Nature in her plan
To bring this wonderful girl to light,
Forgot, and tuned the screw too tight,
And so, in clothing her you see,
She's *cut the cloth accordingly!*

"Time was when over the hills away
The deep-toned note of the fox hounds' bay
Called bright eyed lassies and jolly men
To the grandest sport in the mountain glen,
And away they flew over ditch and wall
To the thrilling notes of the bugle call.
The saddles used by the men that day
Are used by them the same old way,
But the old side-saddle doesn't agree

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With the new born beauty, so you see
She gave Dame Nature a gentle hint
To 'hump herself' and 'make a sprint,'
So she twisted the crank with an angry flirt
And *gave her a bifurcated skirt.*

"But hail! all hail! to this jolly girl
Who has come among us with such a whirl.
If we don't watch out we'll surely find
She will leave the men far, far behind,
For now, no matter what we do,
We find that she can do it, too;
She can work all day, and work all night,
Then kick a foot ball out of sight;
She can give us pointers on the crops
And jump on a horse car 'fore it stops;
In short she can do most any thing,
As I said before, and her 'ting-a ling-ling'
Makes everybody clear the way;
And, as she says she's here to stay,
Lets give her a chance! Hooray! Hooray!"

At this moment Mr. Fowler, who had been called out, returned just in time, and gave the audience a recitation of "The Doctor's Troubles," which only made the association wish there was more, and he then nominated Knute Nelson, of Minnesota, for President in 1896.

As a fitting ending to such a feast of good things Mr. L. B. Bishop gave "The Great End" in the following words:

"*Mr. President, Ladies and Gentlemen*:

"The witty and eloquent Dr. Henson, in a recent speech gives a definition of a finished speaker. He says: 'When a man, after having made a speech, sits down, thinking that it could not be improved upon; that he could not have done any better, he is a finished speaker. Dig a hole and bury him.' Life insurance men are everywhere, now-a-days, all over the world. An Englishman said at a banquet: 'The sun never sets upon England's possessions.' I do not know whether the answer given by the speaker who followed him will apply to life insurance men. He said that 'the reason the sun never sets upon England's possessions was that 'the Lord could not trust an Englishman in the dark.'

"Those of you who were present at one of our banquets some years ago, at which Dr. Gifford was the closing speaker, will perhaps remember the subject assigned to him—'The Wide, Wide World,' and the gratitude which he expressed at having such a comprehensive subject given him to speak on. The subject that has been given me this evening, as perhaps you will have noted from the programme, is the 'Great End.' President Stearns, like Professor Hermann, loves to indulge in charming mysteries, as those of us know who have seen his original method of initiating new members to our association.

"Perhaps he thought it was a good subject for us because life insurance men seldom come out 'at the small end of the horn.' Sometimes we are mistaken in thinking we know the end people have in view. Did we not know the large success Mr. Stearns has in other directions, we might think his great end in life was to make the insurance banquets successful, and, looking at Mr. Wyman, that his chief thought was the development of the

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Berkshire and being the finest mannered man in our profession. Cal. Smith's principal idea seems to be to tour Europe and the known and unknown world. Mr. Janney's 'summum bonum,' to be our handsomest and most upright man, and to keep away from a hot stove, when receiving a telephone message from Mr. Stearns. This is supposed to be the real reason of Mr. Janney's moving his offices to the Marquette Building. The great end of Ben Williams seems to be to become president of the National Life Underwriters' Association—a consummation devoutly to be wished. Vice-president Soule's ambition is to be an orator—an ambition which he has nobly attained, and I hereby nominate him as the life insurance men's candidate for Congress. Major Redington's chief desire seems to be to keep away from the numerous societies and organizations that want to make him president, vice-president, treasurer, etc.

"And what shall I say of Treasurer Dale, who, after having tested the sweets of bachelorhood for so many years, has at last capitulated to a fair Eastern maiden in the very first month of this *fin de siecle* leap-year.

"This is ladies' night. We give them a hearty New-Year's welcome, and toast them as the ones who share our sorrows and double our joys.

"Amongst us there is one whose great end in life is greatly admired and respected by us all. I will not attempt to eulogize her, but wish that I had fitting words to tell the grand work that, in quiet ways, is being done at Hull House. True altruism is there displayed—one of the 'isms' we all desire more of. What higher end than serving our generation, helping to care for the poorly equipped, and with hearts of sympathy for all? We have no ordinary preacher here to-night, so perhaps you will pardon a little preaching from the Bishop. The great end in insurance is an equitable carrying on of this great trust, both at the home office and in the field. We need men who will put conscience into their work. Tall men, sun-crowned, like Ashbrooke and Carpenter. Do we not need to remember George Washington Child's motto?—'it is not necessary to success in business to resort to questionable practices.'

"Our great city of Chicago, while in the van in wickedness, is also in the van in all that makes for righteousness. Our grand hospitals, our many spired churches, Hull House, our schools, with the new importance given to the development of the little ones in the noble kindergarten movement, our Civic Federation, with its many-sided movements towards civic righteousness, should make us grateful for the truth, that 'the best prophecy of the future is the present.'

"In closing, may I voice the aspiration that the great end of us all, 'however we may differ in creeds, may be that we differ not in loving service to our kind.'"

Altogether this meeting can very properly be called a fitting climax to the success of the meetings of the year. The number present, the lovely scene presented by the ladies who graced the tables, the appropriate music and the "altogether," as the French have it, will be long remembered as one of the finest meetings, if not the very best, that the association ever had. The committee can well be proud of the result.

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CRUMBS.

Secretary Truesdell, of the Cleveland board, has declared that the fight against the Lloyds will be carried to the Supreme Court before the stock companies will let up in their endeavors to dislodge them.

Mr. Miles B. Beemer has been appointed general agent of the New Jersey Plate Glass Insurance Company. The many years experience of Mr. Beemer in plate glass insurance makes this a wise appointment.

Even the editors of insurance journals are not free from the attacks of fire. On the 2nd of February the offices of H. R. Hayden and Harry Hayden, in the Hartford Fire Insurance Company's building, in Hartford, had a mysterious visit from fire. Every thing was badly damaged.

Suit has been begun against the Odd Fellows' Mutual Life Insurance Company to recover $1,000 insurance on the life of Dr. Galentine, of Neenah, Wis., and to decide whether J. C. Koelsch or the Odd Fellows' Home at Green Bay is entitled to the money. Koelsch kept the policy up for some years on condition of its being made over to him, while the home claims it for board and care.

Mrs. Emma Shaw on the 8th inst. filed a suit for $3,000 in the Will County Circuit Court against the Modern Woodmen of America, in which society her husband had been issued a benefit certificate in Plainfield Camp for that amount. He had made application, was accepted by the head camp at Fulton, Ill., and had paid the adoption fee, but before he was duly adopted he was assaulted and killed. The case is a peculiar one and will be watched with much interest in life insurance circles, and may be made a test case in the courts.

Battery D armory will be the scene of the third annual ball of the Chicago fire insurance patrol companies, which will take place February 20. The patrol was established in 1871 and, although many lives and much property have been saved by its efforts, no pension for the men who were disabled or for the families of those who were killed was provided until 1895, when the legislature enacted a patrolmen's pension bill which went into effect July 1, 1895.

The men are protected by this law under all circumstances. If they become too old for service they draw half pay as long as they live; if they are injured or their health becomes permanently impaired they are cared for for life; if they are killed or die from any cause their families are provided for.

John McCrea, agent for a life association of New York City, was arrested on the 6th inst. at New Haven, Conn., charged with violating the State law which prohibits agents making rebates in premiums. McCrea admits offering a rebate of $30 to C. H. Miller, but says he came from New York only a month ago, and was ignorant of the law.

The Michigan Insurance Department has issued a preliminary report covering the work of the fire and fire marine companies doing business in Michigan during 1895. The report shows 126 companies doing business. These companies have a capital stock of $52,670,025; assets, $244,156,388.35; liabilities, $127,311,795.05; surplus as regards policy-holders, $116,844,593; surplus over capital, $64,130,497. The Michigan business shows the following: Risks written, fire, $289,059,338, inland marine, $14,308,971; premiums received, fire, $4,351,167, inland marine, $167,146; losses paid, fire, $2,089,359, inland marine, $164,723; losses incurred, fire, $2,186,987, inland marine, $132,206.

Senatar Hysell, at Columbus, Ohio, has introduced bills that will hardly fail to arouse a storm of protests from every one. One is entitled "a bill to encourage the transaction of the life insurance business by domestic capital."

It provides that companies incorporated only for the purpose of issuing life policies on the plan of annual, limited and single premiums, term life policies, and for purchasing and disposing of life annuities, may be organized with a paid-up capital of not less than $25,000, instead of the $100,000 formerly required. It is further provided that such companies shall preserve strict individuality among their members as to all benefits, pay no officer exorbitant compensation, and pay no dividend greater than eight per cent per annum. Such companies are required to maintain their solvency on the basis of the actuaries' experience table of mortality, with interest at four per cent. This is a change from the present law, which provides for the use of the American insurance tables.

Another important change is the provision that such companies are not required to place on deposit with the superintendent of insurance securities to the value of $100,000, as at present required, but merely an amount equal to the reserve on all policies in force until such time as such deposit shall reach the sum of $100,000, after which no greater deposit shall be required. The importance of this provision lies in the fact that it makes it easier for new concerns to start, where so heavy a deposit is not required in the beginning. The reduction in the amount of capital required also tends to the same result.

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Peter Berkey, for many years a director of the St. Paul Fire and Marine Insurance Company, was elected Vice-President at the annual meeting held recently. Mr. Bigelow was elected President and A. W. Perry Secretary.

New Haven does not propose to have any more acetylene gas explosions such as the disastrous one which recently occurred in that city. In the board of aldermen, on the 8th inst. the following ordinance was introduced and referred: "No machine, retort, receptacle or other contrivance shall be located, placed or used in any building in said city, containing gas, or other inflammable material under a greater pressure than five pounds to the square inch, or for generating gas from oil or other fluids, without a license therefor under the hand of the fire marshal or by direction of the board of fire commissioners. Nor shall any such machine, retort, receptacle or contrivance containing inflammable material under such pressure be used for experimental purposes within the limits of the city of New Haven unless the same is located in a building which is not occupied for other purposes and the location of which shall be known to the fire marshal and the board of fire commissioners, and only then after a special permit has been obtained therefor from the fire marshal or by direction of the fire commissioners."

Minneapolis, St. Paul & Sault Ste. Marie Railway Company, respondent, *vs.* Home Insurance Company, appellant.

Syllabus: First—The assignment of errors cannot be amended by the appellant after his time for serving them has passed, without the consent of the respondent or leave of the court.

Second—An order allowing an amendment of the complaint made before the trial, and not as a part of it, cannot be reviewed on appeal from an order denying a motion for a new trial, following City of Winona *vs.* Minnesota Railway Construction Co., 27 Minn. 415.

Third—This action is upon a contract by defendant to insure the plaintiff, a common carrier, to the extent of its liability as such, for loss by fire on grain in its elevator at its terminal station. The complaint set out the contract, also a common law contract of carriage of the grain of certain shippers, with the obligation to safely deliver it at such station to the connecting carrier; that while it was awaiting in such elevator delivery, in the usual course of its carriage, the grain was lost by fire, and that the plaintiff had paid the shippers therefor, but it did not in express terms allege that the fire was due to the negligence of the carrier. Held, that the complaint stated a cause of action.

Fourth—The answer alleged that the contract of carriage was evidenced by a bill of lading containing stipulations modifying the plaintiff's common law liability, and that the fire was not due to its negligence. The reply admitted the bill of lading and affirmatively alleged that the fire was caused by plaintiff's negligence. Held, that the reply was not a departure of pleading.

Fifth—Held, that a carrier may lawfully insure against liability for loss of goods carried, though occasioned by the negligence of his own servants.

Sixth—Evidence considered and held to sustain the findings of the court to the effect that the fire which caused the loss of grain was due to the negligence of the plaintiff and that the defendant waived the furnishing of the proofs of loss within the time limited by its policy.

Seventh—The plaintiff had other insurance on the grain payable to itself for the benefit of the shippers in a sum equal to the amount named in the defendant's policy, which provided that the defendant should not be liable for a greater proportion of any loss than the amount insured should bear to the whole insurance.

The trial court held the defendant liable for one-half of the loss. Held, that the court committed no error as against the defendant. Order affirmed.

The report has been confirmed from private sources that the Duchess of Marlborough, nee Vanderbilt, is to have her life insured for $3,000,000 for the benefit of her husband. An application has been made, and a medical report submitted. The insurance is to be placed in a syndicate of British life companies. The risk will be one of the largest ever written. Sir Dyce Duckworth, honorary physician to the Prince of Wales, made the medical examination of the duchess. When Mrs. Hammersley, of New York, married the father of the present duke, and went to live in London, she expended $1,500,000 in restoring the palace of Blenheim, and by way of indemnity, she, at the suggestion of her solicitors, took out a policy on her husband's life, for $1,500,000. It was denied by the Marlborough family that any of the Hammersley money was used to rejuvenate the palace, and it was asserted that the expense was borne by the Marlborough estates. Whoever circulated the story doubtless had in mind the mortgage on the duke's life. Those close to the Vanderbilt's say that they are not particularly well pleased by this latest development, and Mrs. Alva-Vanderbilt-Belmont has written a very matter-of-fact letter to her daughter on the subject. Her father will probably have his say in person when he meets the duchess and her duke.

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BLACK AND WHITE.

DEVOTED TO THE INTEREST OF THE INSURER.

J. H. KELLOGG, EDITOR.

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TALKS WITH FIRE INSURERS.

Company Managers and Expert Fire Agents Need Not Read These.

Exercise some considerable care as to where you keep matches, both your supply and those ready for use. A match is a little thing but it is capable of great ones. Matches are so common that we forget their danger.

* * *

The Chicago aldermen are not a very wise lot of men, as a rule. They are charged publicly, as a body, as being "boodlers" with their eyes continually on the main chance, otherwise, the almighty dollar. Whether this may account for the passage of an ordinance the first of the month taxing all foreign companies—organizations of other countries and States—some two per cent on gross receipts or not remains to be seen. It may have been thought by some of these officials that the companies interested would willingly pay to have such an ordinance voted down, but if this was the idea, these people counted without their host. The ordinance passed all right, but the companies are not so much interested as are property owners, since this amount must necessarily be added to the rate and come out of insurants. Such short-sighted policy on the part of those who make laws for the city is indeed wonderful.

* * *

A warning to the uninsured is to be found in the fact that a New York girl named Rebecca Hirshman, aged 21, met her death by fire on the night of the 29th ult. by the careless using of benzine to clean her gloves. The "gown" she was getting ready for a ball caught fire and she died the next day from the effects of her burns. Moral: don't monkey with benzine anywhere near a light, and keep your property insured in good companies.

* * *

Alfred L. Kennedy, M. D., of Philadelphia, spoken of as a man of considerable scientific attainments as a metallurgist and geologist met his death by fire in his office rooms in that city on the evening of the 30th ult. The exact cause is unknown, but as the Dr. was over 80 years old it is supposed he accidentally set fire to some of his manuscripts or paper, with which his room was littered, and was downed by the smoke before he could effect an escape. He established the Polytechnic college of Philadelphia in 1853 and was the founder, vice-president and geologist of the State Agricultural Society as well as one of the founders of the Pennsylvania branch of the Society for the Prevention of Cruelty to Animals.

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Incendiarism is fostered by enacting legislation adverse to insurance interests and heaping on taxes in a way that is a libel on an enlightened people. Every one who is an insurant should awake the situation and do what they can to put a stop to so great an injustice.

* * *

Enough dynamite was found in an ash heap in the rear of the Nelson House, Poughkeepsie, N. Y., on the morning of the 29th ult., to tear the hotel and adjoining buildings up by the foundation and fling them into space. There were twenty-two cartridges weighing half a pound each. How the infernal stuff came there is as much a mystery as why it has not by some means been the cause of a fearful disaster. This particular hazard is rather extra hazardous.

* * *

Burdens placed on fire companies may, to the uninitiated, look like a good thing for the city or State that imposes them, but a little thought on the subject must force the conclusion that, after all, it is but putting so much to the rate already charged. It should be plain, if it is not, that the companies cannot bear such loads as are put upon them, but as the business of insurance is merely collecting from the many and paying the few, that the many have to pay all such burdens.

* * *

The Kansas City Court of Appeals held, on the 4th inst., that the decision of the lower court as to waiver in the case of Nickels *v.* the Phœnix Insurance Company was an error. The question at issue was whether the agent who placed the insurance and received the premiums was authorized to waive the proofs of loss which the contract said would be required within thirty days after loss. It appeared that this agent had told Nickels that it was unnecessary to furnish proofs, and resting upon this none had been made.

The Court of Appeals held, however, that the insurance agent had no authority to waive proofs of loss. The case goes to the Supreme Court. The maxim of law is so plain in all these cases that it is exceedingly unwise to deviate from it. In all written contracts, such as policies, the contract holds and should hold, and unless the authority of the agent is expressly given in the contract to change it it should be plain enough that it is impossible for him so to do. Of course, the courts are continually giving the benefit of every doubt and every possible close construction to the policy-holder, but he will be wise if he shall stick closely to the written contract all the time. Such conduct will save him money.

* * *

The United States Circuit Court of Appeals, in this city, reversed the opinion of the lower court in the case of the William W. Mooney Company which had a claim against the Buford & George Manufacturing Company, of Missouri. After a loss occurred to the plant of the Buford & George Company the London assurance and the Queen insurance companies were garnisheed for the debt. The lower court held that the policy of insurance was a contract between a Missouri company and the insurance companies made in Missouri and could not be attached by a corporation of another State. The Court of Appeals, however, handed down the opinion that the Buford & George company could seek the collection of the debt of the insurance companies in Indiana, and the same was therefore subject to the garnishment of the Mooney Company.

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Talks with Life Insurers.

Times were hard in Irishtown,
Ev'rything was going down,
  And Pat Malone was pushed for ready cash;
He for life insurance spent
All his money to a cent,
  So all of his affairs had gone to smash;
But his wife spoke up and said:
"Now, dear Pat, if you were dead,
  That twenty thousand dollars we could take,"
And so Pat lay down and tried
To make out that he had died,
  Until he smelt the whiskey at the wake.

Then Pat Malone forgot that he was dead,
He raised himself and shouted from the bed;
  "If this wake goes on a minute
  The corpse he must be in it,
You'll have to get me drunk to keep me dead."

Then they gave the corpse a sup,
Afterwards they filled him up,
  And laid him out again upon the bed,
Then before the morning grey,
Ev'rybody felt so gay,
  They all forgot he only played oft dead;
So they took him from the bunk,
Still alive, but awful drunk,
  And put him in the coffin with a prayer.
But the driver of the cart,
Said: "Bedad, I'll never start
  Until I see that some one pays the fare!"

Then Pat Malone forgot that he was dead
He sat up in the coffin while he said:
  "If you dare to doubt my credit,
  You'll be sorry that you said it—
Drive on or else the corpse will break your head!"

So the fun'ral started out,
On the cemetery route,
  And the neighbors tried the widow to console,
Till they stopped beside the base
Of Malone's last resting place,
  And gently lowered Patrick in the hole.
Then Malone began to see,
Just as plain as one, two, three,
  That he forgot to reckon on the end;
So as the clods began to drop,
He broke off the coffin top,
  And to the earth he quickly did ascend.

Then Pat Malone forgot that he was dead,
And from the cemetery quickly fled.
  He came nearly going under,
  It's a lucky thing by thunder!
That Pat Malone forgot that he was dead.

There are three noble things here to enjoy, if we will: sweetness, light and life insurance. The three make a dandy combine.

* * *

Life insurance is a business of course, but there is more pure and undefiled religion—of the right sort—in it than in any other business on earth, bar none.

* * *

Every now and then that old "chestnut" as to the large salaries of the officers of life insurance companies makes its appearance. The real fact is that in comparison with the amounts required by law to be on hand and the magnitude of the work, life insurance officials receive not a cent more than do men in other walks of life.

* * *

There are but eleven of the original 250 who organized the Mutual Life Insurance Company by taking policies on their lives in 1843. For full and very interesting particulars procure and read the *Weekly Statement* dated January 22d, 1896. The matter alluded to is a wonderfully eloquent canvassing document for any and all life insurance agents smart enough to use it properly.

* * *

Dean Swift, in his *Thoughts on Various Subjects* said: "The reason why so few marriages are happy is because young ladies spend their time in making nets, not in making cages." The sensible girl, the girl worth having, the girl who will make a model wife and mother is the girl who can make her husband's "cage" so attractive and herself so admirable that he "will never care to wander from his own fireside." And such a man will insure his life for that girl's benefit, without much solicitation. He will do it from motives of pure love and affection.

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A poverty preventive—life insurance. One ounce of it is worth a great many pounds of any old granny cure you can imagine. Buy a few ounces, and be happy.

* * *

Should the policy state a limit for the time of payment of a loss it cannot be forced by suit to pay before such limit has been reached. The Iowa Supreme Court held only the other day, in a case brought to recover on a policy where the company denied liability, and for that reason no attention was paid to the 90-day limit, that the 90 days must expire before any action is taken whether the company disclaims liability or not.

* * *

As a comprehensive definition of life insurance we think Elizur Wright's the best we have ever seen. He said: "It is the standing together, shoulder to shoulder, of hosts of manly men, to defend each other's homes from the enemy that shoots on the sly and in the dark. It is the realization of fraternity without the destruction of independence and individuality. It is charity without cant, which enriches the giver and does not humiliate the receiver." Elizur was right.

* * *

Policy-holders should have a care to whom they give proxies to vote for them at the annual meetings of life companies. As a rule the powers that be are always the best for whom to vote, because, if elected, as they should be, there is no radical changes in the policy of management. These gentlemen understand the needs of the company better than can new men, who are generally radically wrong in reference to how a certain part of the business should be conducted.

An opportunity neglected is too often a fortune lost. The insured man has a fortune already accumulated and at once available for his family. Now is the opportunity to secure it, sir. Neglect it not, at your peril.

* * *

The United Brethren Mutual Aid Society, of Lebanon, Pa., states in its own paper that it has paid in death losses to widows, orphans and other beneficiaries since its organization the sum of $7,744,513.87. It will never do it again, nor anywhere near it. The U. B. M. A. is in the remarkable position of being virtually dead without knowing it. Its monument should now become a matter for careful consideration. As an epitaph we suggest: "Died from want of new blood."

* * *

A curious form of life insurance is springing up in French manufacturing towns founded on the idea that the longer a man lives the less he needs. It bears the peculiar name of La Fourmi. the ant, and provides for the payment of $1,000 to the heirs of a man dying before the age of thirty-eight, the payment diminishing to $510 at fifty-one. A sum of $1 a month insures the payment. The idea seems to be that if a man dies young his children are likely to be in want, but that when he is fifty they will be able to earn a living for themselves. —*Exchange.*

This is but a common case of decreasing insurance, very little (if any) used in this country, for the reason that no one can tell when the insurance money will be really needed. The old saying that "riches have wings" has been exemplified too often to cause people taking out insurance to figure upon any specified time or epoch upon which they may allow their insurance to decrease.

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Talks with Accident Insurers.

Washington has a new accident insurance company which means to confine its operations to colored men. No claim will be allowed which has for a basis a black and blue spot.

* * *

It is difficult to tell what the next novelty will be in the way of an accident insurance contract. Since Kimball C. Atwood started the ball rolling by means of his fertile inventive genius he has hosts of imitators, and some new ideas have followed. The man who can not find an accident policy to fit his fancy now-a-days, would kick if he were in heaven and on the front seat.

* * *

Bridge builders are notoriously bad risks for accident companies. The chances that they are forced to take make them particularly liable to injuries and even death. On the 6th inst. the New England Railroad bridge over the Pequebuck river between Bristol and Forestville, Conn., was swept away and eleven workmen who were engaged in strengthening the structure were drowned in the swollen stream.

* * *

The New York *Sun* calls the attention of the police to the ordinance regarding the flinging of banana peels on the sidewalk, a man having the day before broken his arm by slipping upon one of the pesky things. The police? They are too busy in New York looking out for Teddy Rossevelt to care how many banana peels are in the way of pedestrians, or how many arms are broken so long as they don't get broken themselves. Let every man who walks the streets carry a good accident policy, then he will be prepared for the treacherous banana peel and the police can go and shake themselves.

The boss prize offered by the United States Casualty Company for the most personal business during December, 1895, was won by Mr. D. L. Duncan, of Chattanooga, Tenn., who wrote 109 applications. Strangely enough he did it on purpose and not by accident, although it was an accident business. What queer things words are, anyhow!

* * *

What a lot of noodles, or worse, are the aldermen of Chicago. After very sensibly passing an ordinance to make the grip, electric, and horse cars stop on the near side of the street, they have now undone the good work and gone back to the old and dangerous method so long in vogue, and which furnished a lot of accidents every year which could as well be avoided by sticking to the change made by them in the first place. But we cannot but think that the latest change was made in the hope that it would sandbag the street car companies and they would give something—any old thing—rather than have the old regime once more made a law. But the companies would not bleed and there you are.

* * *

The companies are too lenient when they deal with would-be swindlers. They are satisfied too often with clearing up the cases and getting releases for claims instead of prosecuting these adventurers. Let these gentry be imprisoned for their attempts and "sent over the road" in good style and many will be deterred from making similar attempts in the future.

Only the other day a man named Charles D. Warner, said to be an ex-professor of Amherst College, took out some $30,000 accident insurance, and the same day reported that in walking forward in an electric car a sudden lurch threw him against a seat with such force that he sustained a serious and

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permanent rupture. Warner remained in seclusion about ten weeks and then claimed some $1,500 in settlement with the companies. He had a lot of medical certificates from accomodating doctors, all of which went to prove that his injuries were not only of the nature described but they were serious enough to affect him for life.

Detectives were employed to look up the matter and it was not long before Warner was so convinced by the testimony that had been obtained that he signed a release of all claims and he was allowed to go his way. And right here was the wrong done. The companies should have insisted upon this fellow being properly punished for the attempted fraud. Of course the managers say that there is much trouble and no little risk in handling these matters, but, all the same, there ought to be no shirking in such a case.

* * *

A Belgian, M. Ch. Morisseaux, has published a book on the compulsory law in Germany. Among other things he says:

"Last year there were 264,130 accidents. That means that in a population of 50,000,000 a quarter of a million annually are accidentally hurt in the execution of their duty. Among them are nearly 9,000 killed and totally disabled. What a cruel thought this, that industrial and agricultural work can not be carried on without such risks! The world has had a suspicion of these facts, but it was left to German statistics to reveal them in all their vigor. Luckily the revelation is a service to humanity. But the German legislature has done more than reveal the extent of this misery; it has had the astounding courage to provide an incomparable remedy. It is all very well to find fault with the compulsory insurance. No doubt there are faults. But Germany can point to the following facts: From October 1, 1885, to December 31, 1893, 39,000 workmen lost their lives in Germany in consequence of accidents. Thanks to the insurance laws neither their widows, nor their children, nor their aged parents have suffered from want; 183,562 employés have been totally crippled, but they are not forced to beg; 1,231,076 have been hurt less seriously, but they have been enabled to await their convalescence without fear that those dependent upon them would suffer during the enforced idleness of the bread-winner."

While this is all true, these facts should and would teach everyone everywhere, to seek the advantages of accident insurance rather than be compelled by the government to go into something that they really want but, into which do not wish to be coerced.

* * *

"Say, mister," said a man who had a pen in his hand to register at the Tremont, in this city, the other day, is this here hotel fire-proof? "That is one of the claims of the house," replied the clerk, "and what the proprietor says can be relied upon." "Well," said the stranger, "that is what Steve Walcott—you know Steve—told me." He had hardly finished speaking, however, before there were screams of women crying, "We are burning to death!" "The house is afire!" and "The flames are coming in my window!"

The countryman was paralyzed, but the panic was at its height and it appeared as if many would be seriously injured. A fire in an adjoining building had caused the excitement, but it was finally allayed. Insure against accidents, and if you are hurt in a panic you will get money to indemnify you for loss of time

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LEGAL DECISIONS.

Fire Insurance.—Mutual Assessment. In the case of the Capital City Fire Insurance Company *v.* Boggs the court *Held*, that an order of court authorizing receiver to make an assessment equal to sum of prior assessments does not authorize him to include a penalty for non-payment of a previous assessment by an individual member of the company. —Pennsylvania Supreme Court.

Fire Insurance.—Temporary Stoppage for Cause. In the case of Ladd *v.* the Ætna Fire Insurance Company it was *Held*, that temporary cessation of the operation of a saw-mill during the illness of the sawyer, the other business of the mill being carried on as usual, does not violate the condition in the policy that it shall be void if the mill "cease to be operated for more than ten consecutive days."—New York Court of Appeals.

Fire Insurance.—To Recover on a Fire Policy. In the case of the State Insurance Company *v.* Belford, appealed from a lower court, it was *Held*, that in an action on an insurance policy to recover a loss by fire the insured must state and prove that the proofs of loss were furnished within the time required, and in substantial compliance with the terms of the policy, or that such conditions have been waived by the company; and if, at the trial, there is a total failure to prove either that such proofs were duly made, or that they were waived, it is the duty of the court, on proper motion, to dismiss the case.—Kansas Court of Appeals.

Fire Insurance.—Parole Evidence. In the case of the Home Insurance Company, of New Orleans, *v.* Harrington, in which the company carried its case to the Supreme Court, it was *Held*, that where the terms of a written contract are perfectly plain and unambiguous, the intention of the parties to the contract is to be ascertained from the language of the contract itself and not otherwise.—Supreme Court, Georgia.

Fire Insurance.—Misrepresentations. In the case of Weigle *v.* the Cascade Fire and Marine Insurance Company, on its appeal, it was *Held*, that on an issue, as to whether the insured misinformed the company as to the purpose for which he occupied the premises insured, it was error for the lower court to charge that any concealment by the insured, in order to effect the policy, must have been wilful and intentional. The only exception to this rule is where the insured does not undertake to state the matter charged to be false as a matter of positive knowledge on his part as if he states it on information and belief.—Supreme Court, Washington.

Fire Insurance. — Fraud — Impeaching the Award. In the case of the North British and Mercantile Insurance Company *v.* Lathrop it appeared that an appraisement was had under the terms of the policy and the appraisers found that the amount of claim was correct. The company then filed a bill alleging that the proofs of loss were fraudulent and the judgment of the appraisers was procured by fraud and that the insured was

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about to secure payment of the award by selling securities deposited by the company with the State Superintendent. An injunction was asked for. The insured filed a cross-bill alleging that she had been prevented from collecting the amount due her and praying for the amount of the loss. The court *Held*, that it had jurisdiction; that the cross-bill was properly filed, and that the expiration of the limitation was no bar to the relief sought since the bringing of the action sooner had been restrained by the court's injunction.—United States Court of Appeals.

Fire Insurance.—What Constitutes a Change in Interest in Property. In the case of the Sun Insurance Company, of London, *v.* Clark the question came up as to change in interest in the property at risk. *Held*, that a policy of insurance containing a provision that if any change takes place in the title, interest or possession of the property by sale, transfer or conveyance, without the consent of the company, the policy shall become void, is not invalidated by the making of a mortgage. The words title or possession as here used mean an actual change in law and equity, and the word interest means a change in the insurable interest of the owner of the property, neither of which is affected by the execution of a mortgage.—Ohio Supreme Court.

Fire Insurance.—Incumbrance Effecting Ownership of Property. In the case of Peet *v.* the Dakota Fire and Marine Insurance Company it was *Held*, that an agreement in a lease of real property that "failure to pay the quarterly rent covenanted to be paid by the lessee; that the buildings, improvements and other property placed upon said real property by the lessee are subject and held liable to restraint and sale under warrant, in like manner as personal property for said rent," and that said buildings and inprovements and other property may be followed and restrained or the material thereof, constitutes an incumbrance in the nature of a mortgage upon said buildings and improvements, which, if unknown to the company, will render the policy void where there is a condition against incumbrances.—Supreme Court South Dakota.

Accident Insurance.—Accidental Means. In the case of Collins *v.* the Fidelity and Casualty Company it was *Held*, that in an accident policy the term "accidental means" applies to the conduct of the insured as distinguished from the party doing the injury. An injury not anticipated and not naturally to be expected as a probable result, by the insured, though intentionally inflicted by another, is an accidental injury within the terms of the policy.—Missouri Appellate Court.

Accident Insurance.—Representations of Agent—Read Your Policy. In the case of the Travelers Insurance Company *v.* Henderson, appealed from the District Court, it was *Held*, that when a policy of insurance describes the class of risks thereby insured and the insured has a fair opportunity to read the instrument, the company issuing the same will not be bound by representations made by its agent, in good faith and without intent to deceive or defraud, that the policy covers certain risks that are not in fact within its provisions. In construing the provisions of a written instrument or agreement, and in determining its legal effect, the parties act at arm's length if the agreement is couched in plain language and no fraud or deceit is practiced.—United States Circuit Court of Appeals. . . .

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Accident Insurance. — Disability — Construction of Policy. In the case of Merrill *v.* the Travelers Insurance Company it was *Held*, that where the policy states that the company is liable for loss of time by reason of injuries through external, violent and accidental means, which shall, independently of all other causes, *immediately* and *wholly* disable the insured, the same company is *not* liable when the insured, injured by a fall, was able for two months to attend partially to business, but at the end of that time became totally incapacitated by a stroke of paralysis, even if such stroke was the direct result of the accident.—Wisconsin Supreme Court.

Accident Insurance.—Action on Policy—Declaration—Breach—Waiver—Evidence. In the case of the Standard Life and Accident Insurance Company *v.* Koen the action was on an accident policy, the policy was made an exhibit to the complaint, and the complaint alleged that the term of the insurance was 52 weeks, while the policy provided for such a term, under independent contracts for two, three, four and five months. *Held*, that there was no substantial variance.

2. Where the petition in an action on a policy showed that the occupation in which insured was engaged when the policy was issued was stated in his application for insurance, and that the application was in defendant's sole possession, it was not necessary to aver insured's occupation at that time.

3. Where the petition in an action on an accident policy alleged that insured, while at supper at a restaurant, received injuries from a falling house and flying timbers, produced by a cyclone then raging, from which, on that day, he died, it was not necessary to allege in what occupation insured was engaged at the time of his death, nor to aver that the injuries resulting in his death left physical marks upon his body.

4. Where petition alleged that insured, a railroad man, was killed by a cyclone while at supper in a restaurant, and averred that the defendant had sole possession of the application for insurance, it was not necessary to negative the violation of a condition in the application against engaging in a more hazardous occupation.

5. Where the application stated that decedent was employed as an extra conductor, testimony of a witness for years engaged in the railway service, that an extra conductor when not engaged in running trains, may perform any other service required of him, warranted a finding that an extra conductor could brake a train without losing his classification as such.

6. Evidence that, before the issuance of the policy, defendant's agent corresponded with its general manager as to the classification of an extra conductor, warranted a finding that the defendant had notice of the peculiar duties of an extra conductor. Judgment for plaintiff affirmed.—Texas Supreme Court.

Inland Navigation Insurance. — Duty Under Policy. In the case of Hebner *v.* the Sun Insurance Company it was *Held*, that where a policy insuring a vessel against fire provides that if fire occurs, the insured must protect the property from further damage, and shall put it in the best possible order; and if the vessel, on taking fire, is sunk to extinguish the flames, it is the duty of the insured to raise the vessel; and where the vessel is raised by the company, at the request of the insured, the cost of raising may be deducted from the amount due under this policy.—Illinois Supreme Court.

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MISCELLANY.

JUST FOR FUN.

When you arise at dawn of day
To labor on the same old way,
Don't count the battle half begun
Till you have smiled once—just for fun.

If you sit down when work is o'er
To count the knocks which make you sore,
Just crown the day a perfect one—
Keep right on smiling—just for fun.

Thus in your soul, from hour to hour,
Store up a fount of peace and power;
Though cares and troubles weigh a ton
Keep right on smiling—just for fun.

A TERRIBLE ORDEAL.

She saw a mouse, but did not swerve,
Although it must have shocked her.
She had to make a show of nerve—
She was a female doctor.

Said Adam: "I swear to you you are the first woman I ever loved."

Replied Eve: "I suppose I shall have to believe you. But this is so sudden."

Brown: "What did you realize from your deal in wheat?"

Smith: "I have realized that I was a blank fool ever to have gone into it."

THE NEW MAN.—"Betty, how did your sleigh happen to upset when the horse ran away?"

"You see, Jack got nervous and grabbed the lines."

A correspondent asks: "How did the first kiss come about?" Precisely like the last one. And after it was over the man looked sheepish and the woman blushed and pretended to be angry. There are some things in this world that evolution has never monkeyed with.

"Mamma, isn't thawing dynamite dangerous?"

"I have read that it is, Willie. Why?"

"'Cause, I don't see why baking powder ain't dangerous, too."

The Boss: "Where's the cashier?"

The Smallest Junior: "He's gone home, sir; his wife sent a telegram to say the twins were asleep, and he's gone home to see what it's like."

Mrs. Nicker (whispering to her husband): "Oh, John, I believe there's a burglar in the room routing about your clothes!"

Mr. N.: "Well, it doesn't matter. You've been through my pockets already, haven't you?"

Said Sam Spooney to the object of his affections: "Miss Fannie, I have time and again tried to tell you what my feelings were towards you, but you invariably told me to stop. I now take advantage of your having such a sore throat that you can't talk to tell you that I love you."

WANTED IT TO BE CORRECT.—The editor of the New Woman was buying the mechanical outfit for her publication, the first number for which was to be issued in about three weeks.

"You wish to get an entire dress for the paper?" said the type founder.

"Yes, sir."

"Have you any preference as to the style?" he inquired.

"Yes, sir," promptly replied the editor. "I don't want anything décolleté."

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FORTY-NINE.

EDITOR BLACK AND WHITE.

Among the trials that attended a voyage 'round Cape Horn in the early days of emigration to California was the lack of sleeping accommodations and the character of the food distributed.

The cabin of our ship accommodated but 18 passengers. The majority of our human cargo—though not of the type of the "400"—were a jolly 200. We were exclusive in that we were challengers of any of the 18 who ventured into our quarters, said quarters being the entire length of the ship between decks. This feeling was engendered by the fact that they were growing fat while we were growing lean.

A stowaway was commissioned to take charge of one of the cook's galleys for our use, who, after a few days training, learned how to boil water.

Our 200 were divided into messes of from 6 to 12 persons, and in turn one person in each mess prepared the food for the cook. The food was weighed out to us, the menu consisting of the following delicacies: Pork, alleged beans, rice and duff (dough). Each kind had its appointed day in the week. Molasses, salt horse and hard bread were adjuncts.

I had been taught to regard age with veneration, but its application was a failure. The pork had doubled Cape Horn so many times, it looked tired and blue and the bones seemed glad to escape from their imprisonment. When we sought to induce a piece of pork to leave a barrel by the aid of the bone the latter would slip out and abandon its habitation.

It was decided that the alleged beans had been beans at some remote prehistoric period, but that some creation of animal life at that time had plundered the shell of its contents leaving to us only the wreck of a former glory. Our swamp seed (rice) is non-descriptive. It was thought it had been put through a scouring machine and had come out at the wrong end.

But duff day was the day when we wore our best clothes, it consisted of flour, salt and water stirred together with less than a vigorous injection of raisins, then put into a canvass bag and boiled. There was at first dissatisfaction in the distribution, as the raisins would settle into the lower end of the bag, so that when sliced into equal parts there was a discrepancy in quality, causing anxiety in each person to secure the tail end of the bag. This difficulty, however, was overcome by selecting a one man jury with his back turned to the duff, who was asked who should have this and that piece, pointing to a particular piece. By this method harmony prevailed; there was an allowance of molasses with the duff, not very good; not so good as the papa's of a future generation will use in making the pie and cake for the family when the new women are in full feather.

The salt horse had evidently made sundry voyages with the pork. Crystalization had fixed its stony hand upon it and a battle axe was requisite to effect a breach.

At times when relating this period of semi-starvation when we had only the dregs of food for support I have met with the inquiry if I lived through it? Yes, I lived.

M. S. Y.

Book Agent: "You had better buy a copy. It contains valuable information, sir, and will be sure to pay for itself in a short time."

Merchant: "Will it? Then I'll take a copy. I was afraid I'd have to pay for it."

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NOBLEMEN NEED NOT APPLY.

It was read by Clothespin Thompson; I can hear
him cussin' yet
While perusin' Tuesday mornin's Colorado Springs
Gazette,
For his murmurin's was ornate, though a little bit
unchaste,
While he fingered of the weapon that was hangin'
at his waist.

"What is troublin' Clothespin Thompson?" asked
old One-Eyed Parson John,
Who had sauntered in quite casual an' was mildly
lookin' on,
But afore he got an answer that was couched in
human word
Thompson fired twice at the ceilin' of the Bar de
Early Bird.

An' he turned an said: "Your pardon, gents, for
yieldin' to my pique,
But my spirit biled so copious that I fairly couldn't
speak;
You'll excuse my warm emotion when the tidings I
convey—
There's a nobleman from Ingland comin' to the
camp to-day."

You could hear a pin a-droppin' if there'd been a
pin to drop;
Ev'ry man for half a minute let his breathin'
gearin' stop,
An' then rose a mighty cheerin', strong, profound
an' free an' loud,
An' a noise of jubilation from that animated crowd.

Rhino Pierre remarked the future of the camp was
now assured,
An' the millions of that noble from his clothes
would soon be lured,
An' society would profit by the genial intercourse
Of a gent whose blood an' title groped in ages for
its source.

He was in that strain proceedin' an' had roused our
feelin's some,
Until Thompson tapped his weapon an' the Rhino
gent fell dumb,
Whereat Clothespin let his voice out, an' he said:
"It's up to me
An' I file an earnest veto—I'll be darned if it
shall be.

"Gentlemen, me an' the parson has a word or two
to say,
An' we'll speak 'em though our language may
involve you in a fray;
An' I move you, Mr. Chairman," to old One-Eyed
Parson John,
"That we now convene an' rassle with question
pro an' con."

Then old Parson John stepped for'ard an' he rapped
upon the bar,
An' from out his kindly face eliminated his cigar,
An' remarked: "My friends, I'll tell you, and I'll
tell you cussed quick,
That nobility ain't wanted in the camp of Cripple
Creek.

"It is not a passin' fancy built on prejudice an sich
That has roused our honest feelin's to sich energetic
pitch,
But a deep an' potent reason is the basis which
combines
Me an' Thompson to keep nobles out of this here
camp an' mines.

"Gents, the lily sign of virtue rises over Cripple
Creek,
Yea, an' morals in these mountains strikes their
strongest, ablest lick;
Punishment comes quickly follerin' on commission
of offense,
An' the culprit's soul is wafted to the dim an' hazy
hence.

"We're a set of peaceful miners, gamblers, keepers
of the bar,
An' of people of that fashion whose good morals
sell at par;
We have never needed lawyers, an' I may remark,
of course,
We stand in a holy horror of the evils of divorce.

"Which is chiefest of my meanin', for these nobles
in the west
Are the lowest of the creatures which the rollin'
earth infest;
I am onto them emphatic an' their wickedness
appalls—
I once had a game of faro in the city of Sioux
Falls.

"All that town was filled with nobles of va-ri-e-
gated sex,
An' their conduct was such conduct as your inmost
soul would vex;
I am quotin' from the papers which was read in
court, of course,
When them high-rollers from Ingland went to prove
up for divorce.

"Gentlemen, all men are wicked to a grievous, sad
extent,
But you'd shudder at what I've read in a swore-to
document,
And of all the varied persons that was fairly et
with shame

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There was one; Lord Mug de Vincent Vernon Muggins was his name——"

Clothespin Thompson's form triumphant rose into the upper air
An' he yelled: "It's inspiration that the parson sojourned there!
Read the name of him who's comin' into camp; the same is his
John has spoke—Lord Mug de Vincent Vernon Muggins! There it is!"

There was silence in the barroom quaintly named the Early Bird,
An' for nearly forty seconds not a person spoke or stirred;
Then rose Finger Bowl, the gambler, with a visage cold and stern,
Sayin': "Gents, the train will be here in ten minutes. Le's adjourn."

* * * * * * * *

Up the gulch a new grave's greeted by the early mornin' sun
An' the people still are talkin' of how well the work was done;
In a resolution published by the Mountain Board of Trade
It was spoken of as glory that will never, never fade.

"Oh, Henry!" exclaimed Mrs. Younghusband, breathlessly, "I have something terrible to tell you. The baby has swallowed your shaving brush."

"Oh, that's all right," responded the brute; "it was worn out, and I was going to get a new one, anyhow."

"No," said the man who picks up bits of wisdom wherever he can, "I never like to hear Blykins start out to show how all the indebtedness of the country can be liquidated, and financial affairs put into shape at short notice." "Why not?" "He nearly always winds up by borrowing $2 on his own account."

A RICH SCENE.—A few days since, a gentleman and lady fresh from Vermont, visited this city for the laudable purpose of getting jined for life. After the ceremony was duly performed according to law, the newly married couple repaired to one of our first class hotels, and took lodging for the night. Instead of shutting off the gas, he blew out the light and went to bed. In a short time the disagreeable smell of the gas began to spread in the house, and the servants were dispatched in all directions to see from whence it proceeded.

After some search they traced the odor to the room of the happy couple; and knocking at the door which was locked, they asked him what was the matter.

"Matter? nothing. What are you disturbing me for begone! begone."

The smell of the gas increased; and at last the domestic burst open the door, and shut off the gas, the spouse scolding all the time like a good 'un.

"Why did you not shut off your gas? inquired one of the servants."

"Gas! gas! what gas? I hain't seen no gas, I blowed out the light, that's all."

"Well did you not smell something?"

"Why yes, replied the new husband, but I supposed it was the natural consequence of getting married.—*South Boston Gazette, March 6th, 1852.*

A LOVE STORY IN THE VERNACULAR.

Artie was a "mixer." He knew policemen, cabmen, bank cashiers, local boxers, ball players, politicians and "rounders," and it may be remembered that he had broken into church entertainments and taken an occasional flyer at a hall dance.

Artie's casual reflections on matters about town were so many revelations to Miller, whose ignorance, considering that he belonged to a club and had a library of his own, was appalling. Artie's ordinary experiences were thrilling adventures and Artie's love affairs

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and the briskness with which they were conducted amazed and interested him.

Mr. Miller had always lacked the resolution to have any love affairs of his own.

Therefore, when they had reached the restaurant and Artie continued to be glum and unsociable, Miller asked him the direct question: "What's the matter with you, anyway?"

"Oh, nothin' much. On the hog, that's all. I've been feelin' rotten all day. I didn't want to tell you at the office, but it's all off with me and the girl?"

"Who? Mamie?"

"That's the Mame, all right. She threw me in the air. She didn't do a thing. I was a great big mark to ever go chasin' after her in the first place. On the square, Miller, I can't get wise to a girl. Too deep, too deep. Just when you think you've got everything nailed down—Bing! and it's all off, see?"

Miller admitted that he didn't exactly see. "Have you quarreled?" he asked.

"Here, I'll give you the whole business. I goes out there last night, gets there about 9 o'clock, and who does I meet comin' out of the house but a cheap gazabo that was with her the first time I see her. I've told you, ain't I, how I snared her away from him?"

"Yes; his name was Wilson."

"Same boy. I told you what he was —a horrible Reub, one of these fellows that you want to get a crack at the minute you see him. You kind o' feel that there's a crack comin' to him. Mame opens the door an' I goes in—purty chilly, too. 'Who's your friend?' I says. She puts on as good a front as she can and says, 'That's Mr. Wilson that was up to the dance that night.' 'Well,' I says, 'he must be a peach to come around here after the way you turned him down.' She tries to pass it off, and says so-and-so and so-and-so about him bein' soft and writin' notes to her all the time. 'Come off,' I says, 'he wouldn't be writin' notes and comin' 'round here unless he had some pull!'"

"I don't know about that, Artie," suggested Miller. "Just because a fellow calls on a girl is no sign that she likes him."

"Yes, but this guy's an Indian. He won't do. He don't belong. It made me crazy to think he'd been cuttin' in there. Mame tried to give me a con talk and that made me sore. 'Look here,' I says, 'I play no understudy to a fink like that. If you're stuck on him I'll cash in right here and drop out of the game.' She said she wasn't stuck on him, but she couldn't tell him to keep away from the house. 'If I ever find him here you won't need to tell him,' I says. 'I'll dig into him and tear him into strips.' Then she says: 'Just because I have other gentlemen friends ain't no cue for you to jump onto me.'"

"Did she say that?"

"That's about what she was gettin' at. I says: 'Nay, nay, Pauline; your own Willie's got to be the whole thing or nothin.' An' I told her if I was beat out I wanted to be done up by somebody besides a cheap, every-day skate. Then she cried and said she'd never speak to me again, and I says, 'Well, there are others,' an' with that I goes into the hallway, takes my Ben off the hook and ducks, and there you are. Everything's off."

"No, not necessarily. It seems to me that you quit her, instead of her quitting you. Don't you think you can fix it up?"

"Say, it might be squared," and he spoke rather hopefully, "but there's only one way to fix it with me. That Indian's got to keep clear off that street. You can gamble on that."

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Tables of Standing of Insurance Companies.

The tables given contain the names of the companies, location, the year in which they began business, capital, assets, liabilities and surplus as to policy-holders. As this magazine is printed in the interest of the policy-holders it was not considered necessary to give what is called the net surplus, but if any one is interested in that he can easily obtain it by subtracting the capital given from the surplus as to policy-holders. It will be noticed that a few of the companies have their capital impaired. The amount of the impairment is easily obtained by comparing the surplus as to policy-holders with the capital. If this surplus is not equal to the capital an impairment is evident and the amount of such impairment is the difference between the two. We have striven to give those having lines of insurance to place the cash assets of the companies, and have eliminated "stock notes" and the like from the amounts. We have taken the figures from the sworn statements of the companies, and shall prefer always to correct figures in accordance with the rulings of the different insurance departments.

In the case of the mutual fire companies we give simply cash assets and then the net amount of premium notes beyond. Of course we have not given all the farmers' mutuals in the different states, but have endeavored to put in those companies that are striving for general business.

Companies Ceased Doing Business Since January 1, 1895.

COMPANIES	REINSURED IN
Council Bluffs	Failed.
First National, Worcester	National, Hartford.
Home, Salt Lake City	Liverpool & London & Globe.
Illinois Mutual, Chicago	Receiver.
Indemnity, Davenport, Ia.	Failed.
Merchants' and Manufacturers', Clinton, Ia	
New York Bowery, New York	Palatine, Manchester.
Northwest Fire and Marine, Portland, Oregon	Firemans Fund, San Francisco
Ohio, Dayton	North British and Mercantile.
Rutland, Rutland, Vt	Failed.
Sun, San Francisco, Cal	Fireman's Fund.
Farmers and Mechanics, Alexandria, Va	Failed.

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ALABAMA.

JOHN PURIFOY, Auditor, Montgomery.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Capital City	Montgomery	1871	$149,400	$387,522	$173,030	$214,492
Commercial	Montgomery	1876	100,000	187,897	84,334	103,563
Factors and Traders	Mobile	1870	150,000	182,689	4,889	177,800
Planters' and Merchants'	Mobile	1866	100,000	125,494	24,554	100,957
Stonewall	Mobile	1866	150,000	209,798	12,477	197,321

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American of Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Commercial Union, London.
Continental, New York.
Fire Association, Philadelphia.
Georgia Home, Columbus, Ga.
German American, New York.
Germania, of New York.
Girard, Philadelphia.
Glens Falls, Glens Falls, N. Y.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Hibernia, New Orleans.
Home, of New York.
Imperial, London.
Insurance Co. of N. A., Philadelphia.
Knoxville, Knoxville.
Lancashire, Manchester.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
Macon, Macon.
Manchester, Manchester, Eng.
Mechanics' and Trad'rs', New Orleans.
Merchants', New York.
Merchants', Newark.
Mutual, of New York.
National, Hartford.
North British and Mercantile, London.
Niagara, New York.
Northern, Aberdeen.
Norwich Union, Norwich.
Orient, Hartford.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Pelican, New Orleans.
Providence Washington, Providence.
Queen, New York.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Southern, New Orleans.
Springfield, Springfield, Mass
Sun, London.
Sun Mutual, New Orleans.
St. Paul, St. Paul, Minn.
Westchester, New York.
Western Assurance Co., Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Commercial Alliance, New York.
Equitable, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual, New York.
Mutual, Louisville.
Mutual Benefit, Newark.
New England Mutual, Boston.
New York, New York.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, New York.
American Surety Company, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
London Guarantee.
Lloyds Plate Glass, New York.
Metropolitan Plate Glass, New York.

ARKANSAS.

C. B. MILLS, Auditor, Little Rock.

FIRE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Arkansas	Little Rock	1887	$ 59,950	$ 81,675	$ 15,144	$ 66,531

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, of Philadelphia.
American Central, St. Louis.
American, New York.
Atlanta Home, Atlanta.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Columbian, Louisville.
Commercial Union, London.
Crescent, New Orleans.
Continental, New York.
Connectieut, Hartford.
Fire Association, Philadelphia
German, of Freeport, Ill.
German American, New York.
Germania, New Orleans.
Glens Falls, Glens Falls.
Greenwich, New York.
Hanover, New York.
Hartford, Hartford.
Home, of New York.
Imperial, London.
Insurance Co. of N. A., Philadelphia.
Liverpool and London and Globe, Liverpool.
Lancashire, Manchester.
Manchester, Manchester, Eng.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
National, Hartford.
New Orleans Assn., New Orleans.
Niagara, New York.
Orient, Hartford.
Palatine, Manchester, Eng
Phenix, Brooklyn.
Phœnix, London.
Phœnix, Hartford.
Pennsylvania Philadelphia.
Royal, Liverpool.
Southern, New Orleans.
Springfield, Springfield, Mass.
St. Paul, St. Paul, Minn.
Sun Mutual, New Orleans.
Teutonia, New Orleans.
Underwriters Agency, New York.
Western Assurance Co., Toronto.

MISCELLANEOUS COMPANY.

London Guarantee.
New York Plate Glass.

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CALIFORNIA.

M. R. HIGGINS, Insurance Commissioner, San Francisco.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fireman's Fund .....San Francisco T. S. Chard, Gen. West'n Agt., Chicago.	1863	$1,000,000	$3,449,096	$1,461,891	$1,987,205
Home Mutual .....San Francisco	1864	300,000	887,019	258,834	628,185

LIFE COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
*Pacific Mutual.....San Francisco	1868	$100,000	$2,678,158	$2,317,032	$220,826

*This company does also an accident business.

SURETY COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Pacific Surety Company.....	1885	$100,000	$154,388	$22,534	$131,854

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Allemania, Pittsburgh.
Alliance. London.
American, of Newark.
American, of Boston.
American Central, St. Louis.
American, of Philadelphia.
American, of New York.
Atlas, London.
Baloise, Basle, Switz.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', of New York.
City of London, London.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Economic, London.
Farragut, New York.
Fire Association, of Philadelphia.
Firemen's, of Baltimore.
Firemen's, of Newark.
Franklin, Philadelphia.
General, London.
German American, New York.
German, Pittsburgh.
Germania, of New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hamburg-Magdeburg, Hamburg.
Hanover, New York.
Hartford, Hartford.
Helvetia Swiss, St. Gall, Switzerland.
Home, of New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Magdeburg, Magdeburg.
Manchester, Manchester, Eng.
Merchants', Newark.
Merchants', Providence.
Milwaukee Mechanics', Milwaukee.
Mutual, of New York.
National, Dublin.
National, of New York.
National, of Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
New Zealand, Auckland.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
North German, Hamburg.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin.
Queen, New York.
Rochester, German, Rochester, N. Y.
Royal, Liverpool.
Royal Exchange, London.
Scania, Malmo, Sweden.
Scottish Union & National, Edinburgh.
Security, New Haven.
South British F. & M., Auckland
Southern, New Orleans.
Springfield, Springfield, Mass
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Straits, Singapore, India.
Sun, London.
Sun Mutual, New Orleans.
Svea, Gothenburg, Sweden.
Teutonia, New Orleans.
Traders', Chicago.
Transatlantic, Hamburg.
Union, London.
Union, Philadelphia.
United Firemen's, Philadelphia.
United States, New York.
United States Lloyds, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

MARINE COMPANIES.

Alliance, London.
Baloise, Basle, Switzerland.
Boston, Boston.
British and Foreign, Liverpool.
Canton, Hong Kong.
China Traders, Hong Kong.
Commercial Union, London.
Federal, Zurich, Switzerland.
Fonciere, Paris.
Frankfort Marine, Frankfort.
Helvetia General, St. Gall, Switzerl'd.
Indemnity Mutual, London.
Ins. Co. of North America, Philadel'a.
International, Liverpool.
London, London.
London & Provincial, London.
Magdeburg General, Magdeburg.
Mannheim, Mannheim, Ger.
Man On, Hong Kong.
Marine, London.
Maritime, Liverpool.
National, London.
New Zealand, Auckland.
North China, Shanghai.
On Tai, Hong Kong.
Providence-Washington, Providence.
Reliance, Liverpool.
Sea, Liverpool.
South British, Auckland.
Standard, Liverpool
St. Paul, St. Paul.
Switzerland Zurich.
Thames and Mersey, Liverpool.
Transatlantic, Berlin.
Union, Christchurch, N Z.

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CALIFORNIA.—CONTINUED.

Other Companies Authorized to do Business:

Union Insurance Society, Hong Kong.
Union, Liverpool.
Universal, London.
Yangtsze, Shanghai.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts Mutual, Springfield.
Mutual Benefit, Newark.
Mutual, New York.
Mutual Reserve Fund, New York.
National, Montpelier, Vt.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Travelers' Hartford.
Union Central, Cincinnati.
Union Mutual, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANE

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee and Accident.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Pacific Surety, San Francisco.
Travelers', Hartford.
Cal. Title Ins. and Trust Co. San Francisco.

COLORADO.

G. W. WALPOLE, Superintendent of Insurance, Denver.

Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Connecticut.
Agricultural, New York.
Allemania, Pittsburgh.
American, Newark.
American, New York.
American, Boston.
American, of Philadelphia.
American Central, St. Louis.
Armenia, Pittsburgh.
Atlas Assurance, London.
British America, Toronto.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Citizens', St. Louis.
City of London, London.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Detroit, Detroit.
Eagle, New York.
Equitable, Providence.
Farmers' and Merchants, Denver.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co., County of Pa., Philadel'a.
Firemen's Newark.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria.
German American, New York.
Germania, of New York.
Girard, Philadelphia.
Glens Falls, Glens Fall's.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Helvetia Swiss, Switzerland.
Home, of New York.
Home Mutual, San Francisco.
Imperial, London.
Ins. Co. County of Pa., Philadelphia.
Insurance Co. of N. A., Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London Assurance Cor., London
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark, N. J.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
National Assurance, Ireland.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
Northwestern National, Milwaukee.
Northern Assurance, London.
North American, Boston.
North British and Mercantile, London.
Norwich Union, Norwich.
Oregon, Portland.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian-National, Prussia.
Queen, New York.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
South British, Auckland, N. Z.
Springfield, Springfield, Mass.
State, Des Moines, Ia.
St. Paul, St. Paul, Minn.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis Mina
Svea, Sweden.
Traders', Chicago.
Union, San Francisco.
Union, Philadelphia.
Union, New Zealand.
United States, New York.
Western Assurance, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, of New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Mass. Mutual, Springfield.
Mutual, New York.
Mutual Benefit, Newark, N. J.
National Life, Montpelier, Vt.
New York, New York.
Northwestern Mutual, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
Travelers', Hartford.
Union Mutual, Portland.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety Company, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee and Accident.
Metropolitan Plate Glass, New York.
New York Plate Glass.
Pacific Mutual Life, San Francisco.
Standard, Detroit.
Travelers', Hartford.

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CONNECTICUT.

FREDERICK A. BETTS, Insurance Commissioner, Hartford.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets	Liabilities.	Surplus as to Policy-Holders.
Ætna	Hartford	1819	$4,000,000	$11,055,514	$3,642,652	$7,412,862
Connecticut	"	1850	1,000,000	3,192,001	1,685,592	1,506,409
Abram Williams, Gen. West'n Agt., Chicago.						
Hartford	Hartford	1810	1,250,000	9,229,253	5,078,320	4,150,893
P. P. Heywood, Gen. West'n Agt., Chicago.						
National	Hartford	1871	1,000,000	3,806,211	2,104,954	1,701,257
Fred. S. James, Gen. West'n Agt., Chicago.						
Norwalk	Norwalk	1860	200,000	379,494	43,613	335,881
Orient	Hartford	1867	500,000	2,196,797	1,182,959	1,013,838
B. W. French, Gen. West'n Agt., Chicago.						
Phœnix	Hartford	1854	2,000,000	5,246,520	2,821,577	2,424,943
H. M. Magill, Gen. Agt., Cincinnati, O.						
Security	New Haven	1841	250,000	703,482	397,720	305,762

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Ætna	Hartford	1850	$1,250,000	$43,560,038	$37,047,352	$6,512,686
Connecticut General	"	1865	150,000	2,551,481	2,010,858	540,623
Connecticut Mutual	"	1844	Mutual	61,363,405	54,915,376	6,448,028
Hartford Life and Annuity	"	1867	250,000	2,195,317	756,198	1,439,119
Phœnix Mutual	"	1851	Mutual	10,163,856	9,607,589	556,268
Travelers'	"	1866	1,000,000	17,664,668	15,192,133	2,472,535

ACCIDENT COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Ætna	Hartford	1850	$1,250,000	$40,267,953	$33,941,031	$6,326,922
Travelers'	"	1866	1,000,000	16,014,129	13,807,513	2,206,617

STEAM BOILER COMPANY.

		Began Business.	Capital.	Assets.	Liability.	Surplus as to Policy-Holders.
The Hartford	Hartford	1866	$500,000	$1,955,255	$1,274,718	$680,537
Connecticut	"	1886	Mutual	3,098	1,551	1,547

Other Companies Authorized to do Business.

FIRE COMPANIES.

Agricultural, Watertown, N. Y.
American, of Boston.
American, of Newark.
American, of Philadelphia.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', of New York.
Commerce, Albany
Commercial Union, London.
Continental, New York.
Delaware, Philadelphia.
Equitable, Providence, R. I.
Farragut, New York.
Fire Association, Philadelphia.
Firemen's Newark.
Fireman's Fund, San Francisco.
First National, Worcester.
Franklin, Philadelphia.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London & Lancashire, Liverpool.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence.
Mercantile, Boston.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British & Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Pacific, New York
Palatine, England.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union & National, Edinburgh
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Teutonia, New Orleans.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
United Firemen's, New York.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn

LIFE COMPANIES.

Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Equitable, New York.
Germania, New York.
Home, New York.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual Benefit, Newark.

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CONNECTICUT.—CONTINUED.

Other Companies Authorized to do Business:

Mutual, New York.
National, Montpelier, Vt.
New England Mutual, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn, Philadelphia.
Provident Life and Trust, Philadel'a.
Provident Savings, New York.
State, Worcester, Mass.
Union Central, Cincinnati.
Union Mutual, Portland Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANY.

London Guarantee.
New York Plate Glass, New York.

DELAWARE.

P. K. MEREDITH, Insurance Commissioner, Georgetown.

Companies Authorized to do Business in this State:

FIRE COMPANIES

Agricultural, Watertown, N.Y.
American, Newark.
American, New York.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
City of London, London.
Commercial Union, London.
Continental, New York.
County, Philadelphia.
Fire Association, Philadelphia.
Firemen's, Baltimore.
Fireman's Fund, San Francisco.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Northern, Aberdeen.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Merchants', Newark.
New Hampshire, Manchester.
N. Y. Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Norwich Union, Norwich.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Royal, Liverpool.
Sun, London.
Union, Philadelphia.
Union, San Francisco.
United Fireman's, Philadelphia.
Western, Toronto.

LIFE COMPANY.

Life Insurance Clearing Co., St. Paul.
Prudential, Newark.

DISTRICT OF COLUMBIA.

MATTHEW TRIMBLE, Assessor, Washington.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Arlington	Washington	1872	$200,000	$300,856	$11,263	$289,593
Columbia	"	1881	100,000	215,468	15,000	200,468
Corcoran	"	1873	100,000	143,685	7,000	136,685
Franklin	"	1818	125,000	263,755	16,197	247,558
German-American	"	1873	100,000	214,814	20,633	194,181
Lincoln	"	1890	100,000	157,800	15,000	142,800
Potomac	Georgetown	1867	75,500	191,455	106,533	84,922
Riggs	Washington	1883	100,000	147,625	8,500	139,125
National-Metropolitan	"	1870	100,000	200,900	9,200	191,700
The National Union	"	1865	100,000	263,584	15,000	248,584
The People's	"	1889	100,000	128,442	7,100	121,342

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Commercial Union, London.
County, Philadelphia.
Equitable Fire and Marine, Philadel'a.
Farragut, New York.
Fire Association, Philadelphia.
Firemen's Baltimore.
Firemen's, Newark.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German-American, New York.
Germania, New York
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London Assurance, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile Fire and Marine, Boston.
Merchants', Newark.
Merchants', Providence.
National, Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
North American, Boston.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phœnix, London.
Phœnix, Hartford.
Phenix, Brooklyn.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reading, Reading.
Rochester German, Rochester.
Royal, Liverpool.
Security, New Haven.
Springfield, Springfield, Mass.
St. Paul, St. Paul.
Spring Garden, Philadelphia.
Sun, London.

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DISTRICT OF COLUMBIA.—CONTINUED.

Other Companies Authorized to do Business:

Sun, San Francisco.
Transatlantic, Hamburg.
Union, Philadelphia.
United Firemen's, Philadelphia.
Virginia, Richmond.
Western, Pittsburgh.
Western Assurance, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
London Guarantee.
Prudential, Newark.

FLORIDA.

C. B. COLLINS, Ex-Officio Ins. Commissioner, Tallahassee.

Companies Authorized to do Business in this State·

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Continental, New York.
Delaware, Philadelphia.
German-American, New York.
Girard, Philadelphia.
Glens Falls, N. Y.
Greenwich, New York.
Hamburg Bremen, Hamburg, Ger
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Liverpool and London and Globe, Liverpool.
London & Lancashire, Liverpool, Eng.
Lancashire, Manchester, England.
Orient, Hartford.
Palatine, Manchester, Eng.
Pennsylvania, Philadelphia.
Phœnix, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Providence-Washington, Providence
Scottish Union and Nat'l, Edinburgh.
Sun Mutual, New Orleans.
Springfield, Springfield.
Springfield, Mass.
Southern, New Orleans.
St. Paul, St. Paul.
Western Toronto.

LIFE COMPANIES.

Equitable, New York.
Fidelity, Mutual, Philadelphia.
Germania, New York.
Home, New York.
Mutual Life, New York.
Mutual Reserve, New York.
New York, New York.
Nederland, Amsterdam.
Pennsylvania, Philadelphia.
Provident Savings, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
London Guarantee.
Preferred Accident, New York.
Standard Accident, Detroit.
Travelers, Hartford.
Union Casualty, St. Louis.

GEORGIA.

W. A. WRIGHT, Insurance Commissioner, Atlanta.

FIRE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Macon.....Macon	1889	$100,000	$ 157,396	$ 53,614	$113,782
The Atlanta Home.....Atlanta	1882	500,000	747,526	152,472	595,053
The Georgia Home.....Columbus	1859	300,000	1,104,390	504,092	600,298

MUTUAL FIRE COMPANIES.

	Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Manufacturers'.....Augusta	1887	$ 4,670	.....	$ 4,670	$25,769
Southern.....Athens	1849	913,566	$358,422	555,144	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
British America, Toronto.
Central City, Selma, Ala.
Central Mfrs.' Mutual, Van Wert, O.
Citizens', New York.
Commercial Union, London.
Continental, New York.
Connecticut, Hartford.
Fire Association, Philadelphia.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Hibernia, New Orleans.
Home, New York.
Imperial, London.
Ins. Co. of North America, Phila.
Lancashire, Manchester
Lion, Hartford.
Liverpool & London & Globe, Liverp'l.
London Assurance, London.
London and Lancashire, Liverpool.
Manufact'rs' and Merchants' Mutual, Rockford, Ill.
Merchants', Newark.
Mutual, Newark.
National, Hartford.
Niagara, New York.
Norwich Union, Norwich.
North British and Mercantile, London.
Northern Assurance, London.
Orient, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Phœnix, Hartford.
Queen, New York.
Rochester-German, New York.
Royal, Liverpool
Scottish Union and Nat'l, Edinburgh.
Sun, London.
Western Assurance, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut Mutual, Hartford.
Equitable, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual Benefit, Newark.
Mutual Life of N. Y., New York.
Mutual Life of Ky., Louisville.
New York, New York.
Northwestern Mut. Milwaukee.
Penn Mut., Philadelphia.
Provident Savings Life New York.
Travelers, Hartford.
United States, New York.
Union Central, Cincinnati.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
British and Foreign Marine, Liverp'l.
Employers' Liability, London.
Fidelity and Casualty, New York.
General Marine, Germany.
Guarantee Co. of N. A., Canada.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
New York Plate Glass, New Yoak.
Standard Accident, Detroit.
Thames and Mersey Marine, Liverp'l.
Travelers' Accident Hartford.

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ILLINOIS.

BRADFORD K. DURFEE, Insurance Commissioner, Springfield.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Chicago.....Chicago	1892	$100,000	$ 120,973	$ 10,417	$110,556
Fireman's..... "	1876	250,000	405,373	91,974	313,399
Forest City.....Rockford	1876	100,000	513,299	276,877	236,422
German..... Peoria	1865	200,000	419,511	139,205	280,306
Rockford.....Rockford	1866	200,000	1,033,756	722,706	311,050
State of Illinois.....Rockford	1895	100,000	139,015	25,101	113,914
The German.....Freeport	1876	200,000	3,012,602	2,037,214	975,388
The Traders'.....Chicago	1872	500,000	1,747,792	568,266	1,179,526

MUTUAL FIRE COMPANIES.

	Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes
Addison Farmers'.....Addison	1885	$ 20,067	$ 14,343	$ 14,724	$ 121,828
Lumbermen's.....Chicago	1889	6,302	6,819	.....	53,250
Manuf'rs' and Merch'ts'...Rockford	1881	98,585	67,152	31,382	573,859
Millers' Mutual.....Alton	1877	95,173	25,346	69,827	398,373
Millers' National.....Chicago	1875	580,992	243,308	337,684	1,588,490
Protection Mutual.....Chicago	1887	80,410	37,385	43,025	373,855
Pulaski Mutual.....Chicago	1893	19,264	13,689	5,576	48,314

Other Companies Authorized to do Business:

FIRE AND MARINE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Alamo, San Antonio, Tex.
Allemania, Pittsburgh.
American, Newark.
American, Boston.
American, Philadelphia.
American, New York.
American Central, St. Louis.
Armenia, Pittsburgh.
Atlanta Home, Georgia.
Atlas, London.
British America, Toronto.
British and Foreign, Liverpool.
Broadway, New York.
Buffalo-German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord, N. H.
Citizens', New York.
Citizens', Pittsburgh.
Citizens', St. Louis.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Concordia, Milwaukee.
Cotton and Woolen Mutual, Boston.
Delaware, Philadelphia.
Detroit, Detroit.
Dubuque F & M., Dubuque, Ia.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence, R. I.
Eureka, Cincinnati.
Farmers', York.
Farragut, New York.
Fidelity, Cincinnati.
Fire Association, Philadelphia.
Fire Ins. Co., County of Pa., Philadel'a.
Firemen's, Baltimore.
Firemen's, Newark.
Firemen's, Boston.
Fireman's Fund, San Francisco.
First National, Worcester.
Franklin Fire, Philadelphia.
German, Pittsburgh.
German-American, New York.
German National, Louisville.
Germania, New York.
Germania, New Orleans.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Globe, New York.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
King's County, New York.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London Assurance Cor., London.
London and Lancashire, Liverpool.
Lumbermen's Philadelphia.
Mannheim, Mannheim, Ger.
Manchester, England.
Manuf'rs' and Merchants', Pittsburgh.
Marine, London.
Mechanics', Philadelphia.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence, R. I.
Mercantile, Boston.
Mercantile, Providence.
Michigan, Detroit.
Millers' and Mfrs.' Mut., Minneapolis.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New Hampshire, Manchester.
New Orleans, New Orleans.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
North River, New York.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Ohio, Dayton.
Ohio Farmers', LeRoy.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Reliance Marine, Liverpool.
Rochester German, Rochester.
Royal, Liverpool.
Rubber Manuf'rs' Mutual, Boston.
Rutgers, New York.
Saginaw Valley, Saginaw, Mich.
Scottish Union and Nat'l, Edinburgh.
St. Paul, St. Paul.
Security, New Haven.
Security, Cincinnati.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Standard, New York.
State, Des Moines.
Sun, San Francisco.
Sun, London.
Sun Mutual, New Orleans.
Syndicate, Minneapolis.

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ILLINOIS.—CONTINUED.

Other Companies Authorized to do Business:

Teutonia, Philadelphia.
Teutonia, New Orleans.
Transatlantic, Hamburg.
Thames and Mersey, Liverpool.
Union, Philadelphia.
Union, San Francisco.
Union, Buffalo.
Union, London.
Union Marine, Liverpool.
United Firemen's Philadelphia.
United States, New York.
Universal Marine, London.
Virginia, Richmond.
Washington, Cincinnati.
Westchester, New York.
Western, Pittsburgh.
Western, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Provident, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam-Boiler, Hartford.
Inter-State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
Nat'l Benefit and Casualty, Milwaukee.
New York Plate Glass, New York.
Standard Life and Accident, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

INDIANA.

A. C. DAILY, Auditor, Indianapolis.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
*Citizens'	Evansville	1832	$200,000	$233,976	$30,363	$203,612
Franklin	Evansville	1890	200,000	.....	.....	.....
Indiana	Indianapolis	1851	150,000	202,869	30,142	172,727
Indiana	Ft. Wayne	1891	200,000	227,300	19,178	208,122
Vernon	Indianapolis	1851	150,000	213,111	25,704	187,407

*Includes stock notes.

MUTUAL FIRE COMPANY.

	Began Business	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Indiana Millers' Mutual, Indianapolis	1872	$17,906	$100	$17,806	$133,985

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Newark.
American, New York.
American, Philadelphia.
American-Central. St. Louis.
British America, Toronto
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizen's, New York.
Citizen's, St. Louis.
City of London, London.
Commercial Union, London.
Concordia, Milwaukee.
Continental, New York.
Connecticut, Hartford.
Detroit, Detroit.
Fire Association, Philadelphia.
Firemen's, Dayton.
Firemen's, Newark.
Fireman's Fund, San Francisco.
Franklin, Columbus.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria, Ill.
German, Pittsburgh.
Germania, New York.
German-American, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London Assurance. London.
Manchester, Manchester, Eng.
Merchants', Newark.
Michigan F. & M., Detroit.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Underwriters, New York.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Ohio Farmers', Le Roy.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
People's, Pittsburgh.
Phenix, Brooklyn.
Phœnix, London.
Phœnix, Hartford.
Prussian National, Germany.
Queen, New York.
Reading, Reading.
Rochester German, Rochester.
Royal, Liverpool.
St. Paul, St. Paul.
Scottish Union & Nat'l, Edinburgh.
Springfield, Springfield.
Spring Garden, Philadelphia.
Standard, New York.
State, De Moines.
Sun, London.
Sun, San Francisco.
Traders', Chicago.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Commercial Alliance, New York.
Connecticut Mutual, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford Life and Annuity, Hartford.
Home, Brooklyn.
Imperial, Detroit.
Iowa, Sioux City.

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INDIANA.—CONTINUED.

Other Companies Authorized to do Business:

John Hancock Mutual, Boston.
Life Insurance Clearing Co., St. Paul,
Manhattan, New York.
Massachusetts Mutual, Springfield.
Metropolitan, New York.
Michigan Mutual, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix Mutual, Hartford.
Provident Savings, New York.
Provident Life and Trust, Phila.
Prudential, Newark.
State Mutual, Worcester.
Travelers', Hartford.
United States Guarantee, New York.
Union Central, Cincinnati.
Union Mutual, Portland.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIE

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Guarantee Co. N. America, Montreal
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Life and Accident, Detroit
Travelers', Hartford

IOWA.

C. G. McCARTHY, Auditor, Des Moines.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Capital	Des Moines	1884	$25,000	$110,561	$60,257	$50,304
Des Moines	Des Moines	1881	25,000	319,368	244,031	75,337
Dubuque	Dubuque	1883	100,000	333,665	73,040	260,625
Farmers'	Cedar Rapids	1860	100,000	516,643	338,145	178,498
Fidelity	Des Moines	1893	25,000	148,659	58,659	90,000
Hawkeye	Des Moines	1865	25,000	673,947	358,063	315,894
Iowa	Des Moines	1892	26,500	47,886	20,285	27,601
Key City	Dubuque	1891	50,000	65,453	7,090	58,363
Security	Davenport	1883	25,000	168,981	82,744	86,237
State	Des Moines	1865	200,000	467,078	260,697	206,381

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes
German	Davenport	1868	$ 7,745	$7,883	$.....	$ 30,327
Iowa State	Keokuk	1855	69,022	6,960	62,062	595,977
Merchants' and Bankers',	Des Moines	1885	5,946	20,245	.....	141,500
Mill Owners'	Des Moines	1875–89	28,032	6,000	22,032	103,170

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Bankers' Life Ass'n	Des Moines	1879	Mutual	$1,244,241	$ 2,309	$1,241,932
Equitable	"	1867	$100,000	1,003,143	733,854	269,289
Iowa	Sioux City	1881	"	275,232	155,452	119,780
Register Life & Annuity	Des Moines	1889	Mutual	23,974	5,601	14,426
Royal Union	"	1886	Mutual	109,358	101,116	8,242

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Boston.
American, Newark.
American Central, St. Louis.
American, New York.
American, Philadelphia.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Detroit, Detroit.
Dwelling House, Boston.
Equitable, Providence.
Farmers', York, Pa.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German, Freeport.
German, Peoria.
Germania, New York.
German-American, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Greenwich, New York.
Guardian, London.

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IOWA.—CONTINUED.

Other Companies Authorized to do Business:

Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Knoxville, Knoxville.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
Northern, London.
North British and Mercantile, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich.
Ohio Farmers', LeRoy.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn,
Phœnix, Hartford.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Rochester German, Rochester.
Rockford, Rockford.
Royal, Liverpool.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut General, Hartford.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
Manhattan, New York.
Massachusetts, Springfield.
Michigan, Detroit.
Mutual, Louisville.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
New York Plate Glass, New York.
Standard, Detroit.
Travelers, Hartford.

KANSAS.

G. A. ANTHONY, Superintendent of Insurance, Topeka.

FIRE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Shawnee	Topeka	1882	$100,000	$217,975	$61,804	$156,171

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes
Bremen Farmers'	Bremen	1888	$ 2,192	.....	$2,192	$13,367
Brown Co. Farmers'	Morrill	1889	1,043	.....	1,043	4,012
Kas. Farmers' Alliance	McPherson	1888	961	.....	961	7,420
Kansas Farmers' Fire	Abelene	1882	138,981	$13,688	125,293	36,564
Kansas Mill Owners'	Ottawa	1883	11,315	2,000	9,315	109,163
Marshall Co	Marysville	1889	413	.....	413	2,108
Mannonite	Halstead	1880	3,930	.....	3,930	19,907
Republic Co	Belleville	1884	300	.....	300	7,360
Sumner Co	Wellington	1888	655	.....	655	5,625

LIFE COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Kansas Mutual Life Ass'n, Topeka	1882	$100,000	$157,025	$41,372	$115 653

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultual, Watertown, N. Y.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Farragut, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's Dayton.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria, Ill.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.

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KANSAS.—CONTINUED.

Other Companies Authorized to do Business:

London, London.
London and Lancashire, Liverpool.
Merchants', Newark.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Providence-Washington, Providence.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Rockford, Rockford, Ill.
Royal, Liverpool.
Security, New Haven.
St. Paul, St. Paul.
Southern, New Orleans.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
State, Des Moines.
Sun, London.
Traders', Chicago.
Northern, London.
N. British and Mercantile, London.
Union, San Francisco.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Home, Brooklyn.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield, Mass.
Metropolitan, New York.
Michigan, Detroit.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Phœnix, Hartford.
Provident Savings, New York
State Mutual, Worcester.
Travelers', Hartford
Union Central, Cincinnati.
Union Mutual, Portland, Me.
United States, New York.
Washington, New York.
Kansas Mutual, Hiawatha.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City
American Surety Co., New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyd's Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.
United States Guaranty, New York.
Penn Mutual, Philadelphia.

KENTUCKY.

H. F. DUNCAN, Insurance Commissioner, Frankfort.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Franklin	Louisville	1836	$200,000	$248,866	$29,540	$219,326
German	"	1854	200,000	313,044	24,645	288,399
German National	"	1884	200,000	239,835	17,086	221,245
German Security	"	1872	100,000	166,643	14,051	152,591
Louisville	Louisville	1872	100,000	257,562	131,774	125,788
Mutual	Newport	1888	10,000	61,298	16,683	44,615
Western	Louisville	1872	100,000	211,266	16,081	195,185

MUTUAL FIRE COMPANY.

		Began Business.	Cash Assets	Liabilities.	Surplus.	Premium Notes.
Kentucky and Louisville	Louisville	1838	$5,625	$500	$5,125	$237,342

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Mutual	Louisville	1866	$100,000	$2,246,093	$2,141,829	$104,264
Sun	Louisville	1890	150,000	138,010	64,329	73,681

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', Philadelphia.
Commerce, Albany.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Detroit, Detroit.
Eagle, New York.
Equitable, Providence, R. I.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco
Firemen's, Dayton.
Franklin, Philadelphia.
German, Freeport, Ill.
German-American, New York.
Germania, New York.
Glens Falls, Glens Falls.
Guardian, London.
Hamburg-Bremen, Hamburg.

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KENTUCKY.—CONTINUED.

Other Companies Authorized to do Business:

Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark.
Merchants' Providence, R. I.
Michigan, Detroit.
Milwaukee Mechanics' Milwaukee.
National, Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reading, Reading.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union & National, Edinburgh.
St. Paul, St. Paul.
Security, New Haven.
Security, Cincinnati.
Springfield, Springfield, Mass.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Transatlantic, Hamburg.
Union, San Francisco.
Union, Philadelphia.
United Firemen's, Philadelphia.
Westchester, New York.
Western, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
Manhattan, New York.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New York, New York.
Northwestern, Milwaukee.
Penn, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.
Western and Southern, Cincinnati.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Pacific Mutual, San Francisco.
Standard Accident, Detroit.
Travelers' Accident, Hartford.
Employers' Liability, London.
Guarantee Co. of North America, Montreal.

LOUISIANA.

W. B. SPENCER, Supervisor of Insurance, New Orleans.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Crescent	New Orleans	1849	$300,000	$345,993	$163,861	$182,132
Germania	"	1866	200,000	280,149	78,298	201,851
Hibernia	"	1871	200,000	234,335	22,972	211,362
Inter-State Fire Ass'n	"	1889	100,000	213,497	29,176	184,320
Home	"	1852	400,000	508,270	151,740	356,530
La Fayette	"	1869	150,000	229,304	24,303	205,001
Louisiana	Baton Rouge	1891	63,400	63,400	.....	63,400
Merchants'	New Orleans	1854	300,000	370,117	60,246	309,871
Mechanics' and Traders'	"	1869	375,000	692,079	256,856	435,223
N. O. Association	"	1869	300,000	295,695	76,861	219,006
Sun Mutual	"	1856	500,000	1,015,466	265,391	750,075
Teutonia	"	1872	250,000	579,820	191,938	387,892
The Firemen's	"	1875	150,000	96,145	26,000	70,145
The Southern	"	1882	300,000	509,348	183,134	326,214

Other Companies Authorized to do Business;

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
American, New York.
American Central St. Lonis.
Caledonian, Edinburgh.
Continental, New York.
Commercial Union, London.
Fire Association, Philadelphia.
Farragut, New York.
German American, New York.
Germania, New York.
Greenwich, New York.
Georgia Home, Columbus.
Girard, Philadelphia.
Guardian, London.
Hamburg-Bremen Hamburg, Ger.

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LOUISIANA.—CONTINUED.

Other Companies Authorized to do Business:

Hartford, Hartford.
Home, New York.
Imperial, London.
Insurance Co. of N. America, Phila.
Knoxville, Knoxville.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London Assurance Cor., London.
Louisville Underwriters, Louisville.
Manchester, Manchester.
Merchants, Newark.
Mutual, New York.
Niagara, New York.
New York Underwriters, New York.
N. British and Mercantile, London.
Northern Assurance, London.
Norwich Union, Norwich.
Orient, Hartford.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Planters' and Merchants', Mobile.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Royal Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
St. Paul, St. Paul.
Sun, London.
Union, Philadelphia.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Equitable, New York.
Life Ins. Co. of Virginia, Richmond.
Manhattan, New York.
Mutual, New York
New England, Boston.
New York, New York.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Travelers', Hartford.

MISCELLANEOUS COMPANIES.

Fidelity and Casualty, New York.
London Guarantee.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers', Hartford.
U. S. Accident, New York.

MAINE.

S. W. CARR, Insurance Commissioner, Bowdoinham.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Merchants'.....	Bangor	1886	$100,000	$218,001	$ 95,975	$122,026
Union.....	"	1885	100,000	314,820	115,746	199,074

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Union Mutual.....	Portland	1849	Mutual .	$6,453,310	$6,224,017	$229,293

Other Companies Authorized to do Business

FIRE COMPANIES.

Ætna, Hartford.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
Boston Marine, Boston.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Dwelling House, Boston.
Equitable, Providence, R. I.
Fire Association, Philadelphia.
Firemen's, Boston.
Fireman's Fund, San Francisco.
First National, Worcester.
Franklin, Philadelphia.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Girard State, Portsmouth.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Holyoke Mutual, Salem, Mass.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile F. & M., Boston.
Mechanics' and Trad'rs', New Orleans.
Merchants' Newark.
Merchants' Providence.
Michigan, Detroit.
National, Hartford.
National, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
N. British and Mercantile, London.
North American, Boston.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Pennsylvania, Philadelphia.
Phœnix, London.
Phœnix, Hartford.
Phenix, Brooklyn.
Providence-Washington, Providence.
Queen, New York.
Quincy Mutual, Quincy, Mass.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union & National, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Traders', Chicago.
Trad'rs' and Mechanics' Mutual, Mass.
Union, Philadelphia.
Union Assurance, London.
United Firemen's, Philadelphia.
United States, New York.
Western, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut Mutual, Hartford.
Equitable, New York.
Life Insurance Clearing Co., St. Paul
Manhattan, New York.
Massachusetts, Springfield.

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MAINE.—CONTINUED.

Other Companies Authorized to do Business:

Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn, Philadelphia.
Phœnix, Hartford.
Provident Life and Trust, Philadel'a.
Provident Savings, New York.
State, Worcester, Mass.
Travelers', Hartford.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal
Hartford Steam-Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Life and Accident, Detroit.
Travelers', Hartford.

MARYLAND.

I. FREEMAN RASIN, Insurance Commissioner, Annapolis.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Baltimore	1858	$180,000	$272,814	$ 23,652	$249,162
Associated Firemen's	"	1847	200,000	354,689	21,032	333,648
Baltimore	"	1807	200,000	586,807	98,970	487,836
Firemen's	"	1825	378,000	712,063	226,415	485,647
German-American	"	1880	200,000	333,140	38,907	294,233
German	"	1865	500,000	1,086,633	129,799	956,864
Home	"	1867	100,000	238,467	90,148	148,319
Howard	"	1856	185,000	283,481	30,399	253,082
Maryland	"	1858	100,000	155,542	22,303	133,539
National	"	1849	100,000	167,229	25,286	141,943
Old Town	"	1885	100,000	127,840	7,283	120,557
Peabody	"	1862	127,500	489,269	33,445	455,824

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Baltimore Equitable	Baltimore	1794	$1,861,940	$598,348	$1,263,592	.....
Baltimore Co	"	1850	40,787	46,454	.....	.....
Kent Co	Chestertown	1847	116,483	53,885	62,598	.... ..

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Maryland	Baltimore	1865	$100,000	$1,600,442	$1,334,994	$255,448
Mutual	"	1870	Mutual	176,692	163,009	13,683

CASUALTY COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Deposit Co.	Baltimore	1890	$500,000	$823,591	$ 95,537	$728,054

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto
British and Foreign Marine, Liverp'l.
Broadway, New York.
Caledonian, Edinburgh.
Citizens', New York.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Equitable, Philadelphia.
Farmers', York.
Firemen's, Newark.
Fire Association, Philadelphia.
Firemen's Fund, San Francisco.
Fire Ins. Co., Philadelphia.
Franklin, Philadelphia.
General, Dresden, Ger.
Germania, New York.
German-American, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Guardian, London.
Guardian, New York.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Indemnity, London.
Ins. Co. of N. America, Philadelphia.
Ins. Co. of Penn., Philadelphia.
Kings County, New York.

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MARYLAND.—CONTINUED.

Other Companies Authorized to do Business:

Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Lumbermen's, Philadelphia.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence.
Millers' and Manuf'rs', Minneapolis.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, N. Y.
Niagara, New York.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, England.
Northwestern National, Milwaukee.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Peoples', Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Royal, Liverpool.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Sun, London.
Traders', Chicago.
Union, Philadelphia.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western, Pittsburgh.
Western, Toronto.
Williamsburgh City, Brooklyn.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Providen., Philadelphia.
Provident Savings, New York.
Prudential, Newark.
Standard, Detroit.
State, Worcester, Mass.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Germania, New York
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
National, Vermont.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Steam Boiler, New York.
American Surety, New York.
City, Pittsburgh.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

MASSACHUSETTS.

GEORGE S. MERRILL, Commissioner of Insurance, Boston.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American.....Boston	1818	$ 300,000	$ 567,851	$ 182,667	$ 385,184
R. W. Hosmer & Co., Gen. West'n Agts., Chicago.					
Firemen's.....Boston	1872	400,000	892,367	189,239	703,127
First National.....Worcester	1869	200,000	316,299	115,002	201,297
Holyoke Mutual.....Salem	1843	*100,000	841,518	277,277	564,241
Massachusetts Mutual.....Boston	1862	*200,000	304,633	95,507	209,126
Mercantile.....Boston	1823	400,000	615,178	179,829	435,348
R. W. Hosmer & Co., Gen. West'n Agts., Chicago.					
Springfield F. & M.....Springfield	1849	1,500,000	3,845,145	1,730,536	2,114,610
A. J. Harding, Mgr. West'n Dept., Chicago.					
The North American.....Boston	1872	200,000	393,070	151,911	241,159

*Guarantee Capital.

MUTUAL FIRE COMPANIES.

	Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Arkwright.....Boston	1860	$804,578	$382,032	$422,546	$3,794,423
Atlas.....Boston	1894	232,151	177,417	54,734	.....
Boston Manufacturers'.....Boston	1850	916,228	434,577	481,651	4,331,037
Colonial.....Boston	1894	40,345	40,700	.....	185,425
Cotton and Woolen.....Boston	1875	200,508	134,218	66,290	1,316,241
Essex.....Salem	1829	110,833	59,975	50,858	125,635
Fall River Manufacturers', Fall River	1870	332,535	157,900	174,635	1,573,690
Industrial.....Boston	1890	124,950	77,542	47,408	751,349
Old Colony.....Boston	1893	42,727	42,205	522	215,525
Paper Mill.....Boston	1887	60,505	26,971	33,534	268,650
Rubber Manufacturers'..... "	1884	203,163	103,784	99,379	906,932
Wachusett.....Fitchburgh	1891	31,736	30,480	1,256	78,547
Western Masssachusetts..Springfield	1893	18,609	47,747	.....	197,012
Worcester Manufacturers', Worcester	1855	297,968	125,864	172,104	1,232,295

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MASSACHUSETTS.—CONTINUED.

MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Boston	Boston	1873	$1,000,000	$2,877,582	$643,152	$2,234,430
China	"	1853	Mutual	234,593	122,577	112,016
Equitable	Provincetown	1845	50,000	110,206	36,563	73,643
India	Boston	1867	Mutual	212,683	10,632	202,051
Wellfleet	Wellfleet	1864	100,000	96,489	1,932	94,557

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Berkshire	Pittsfield	1851	$25,000	$ 5,993,681	$ 5,326,987	$ 571,194
John Hancock	Boston	1862	Mutual	5,070,018	4,632,627	437,391
Massachusetts	Springfield	1851	Mutual	17,005,292	15,735,123	1,270,168
Massachusetts Benefit Life	Boston	1879	Mutual	1,671,679	424,324	1,027,796
New England	Boston	1843	Mutual	25,297,584	23,149,844	2,147,739
State	Worcester	1845	Mutual	8,888,870	7,826,230	1,062,640

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
Albany, Albany.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
Atlantic, New York.
Atlas, London.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord, N. H.
Citizens', New York.
Citizens', St. Louis.
City of London, London.
Commerce, Albany.
Commercial Union, London
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Equitable, Providence.
Farmers', York, Pa.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co., County of Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Baltimore.
Firemen's, Dayton.
Firemen's, Newark.
Franklin, Philadelphia.
Franklin, Louisville.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glen's Falls, Glen's Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Ins. Co., State of Penn., Philadelphia.
Lion, Liverpool.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, London.
Lumberman's, Philadelphia.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Middlesex Mutual, Conn.
Milwaukee Mechanics, Milwaukee.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York, New York.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, New York.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester
Royal, Liverpool.
Rutgers, New York.
Security, New Haven.
Scottish Union and Nat'l, Edinburgh.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Teutonia, Philadelphia.
Teutonia, New Orleans.
Transatlantic, Hamburg.
Traders', Chicago.
Union, Philadelphi
Union Assurance, London.
United Firemen's, Philadelphia.
United Fire, Manchester, Eng.
United States, New York.
Western, Toronto.
Western, Pittsburgh.
Westchester, New York.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut General, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
Manhattan, New York.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, New York.
National, Hartford.
National Life, Montpeiier, Vt.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Provident Life and Trust, Phila.
Provident Savings, New York.
Prudential, Newark.
Travelers', Hartford.
Union, Portland.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.
United States Guarantee New York.

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MICHIGAN.

THERON F. GIDDINGS, Commissioner Insurance, Lansing.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Detroit	Detroit	1866	$350,000	$1,200,709	$191,613	$959,096
Grand Rapids	Grand Rapids	1882	200,000	435,302	180,922	254,380
Michigan	Detroit	1881	400,000	803,444	258,334	545,110
Saginaw Valley	Saginaw	1893	200,000	289,726	54,641	235,085

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Detroit Manufacturers'	Detroit	1887	$16,567	$16,057	$ 510	$129,421
Michigan Millers'	Lansing	1881	82,435	15,152	67,283	171,101

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Michigan Mutual	Detroit	1867	$250,000	$5,044,982	$4,696,379	$348,603

ACCIDENT COMPANY.

		Began Business	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Standard	Detroit	1884	$200,000	$679,315	$428,101	$251,214

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Albany, Albany, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
Artisans, Pittsburgh.
British America, Toronto.
British and Foreign, Liverpool.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commerce, Albany, N. Y.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Cooper, Dayton, O.
Delaware, Philadelphia.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence.
Eureka, Cincinnati.
Farmers', York, Pa.
Farragut, New York.
Firemen's Dayton, O.
Firemen's, Newark.
Fireman's Fund, San Francisco.
Fire Association, Philadelphia.
Fire Ins. Co. County of Pa., Philadel'a.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria, Ill.
German, Pittsburgh.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, N. Y.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Kings County, Brooklyn.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Manuf'rs' and Merchants' Pittsburgh.
Marine, London.
Mechanics', Philadelphia.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Ohio, Dayton.
Ohio Farmers', Leroy.
Orient, Hartford.
Pacific, New York City.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin Ger.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Security, Cincinnati.
Springfield, Springfield.
Spring Garden, Phliadelphia.
St. Paul, St. Paul.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Teutonia, Philadelphia.
Teutonia, Dayton, O.
Traders' Chicago.
Transatlantic, Hamburg.
Union, San Francisco.
Union, Philadelphia.
Union, Buffalo.
United Firemen's, Philadelphia
United States, New York.
Western, Pittsburgh.
Western, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

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MICHIGAN.—CONTINUED.

Other Companies Authorized to do Business:

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn, Philadelphia.
Phœnix, Hartford.
Provident, Savings, New York.
Provident, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers' Accident, Hartford.
United States Guarantee, New York.

MINNESOTA.

C. H. SMITH, Insurance Commissioner, St. Paul.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Minnesota	Minneapolis	1886	$200,000	$ 294,301	$ 84,116	$210,185
St. Paul	St. Paul	1865	500,000	2,164,959	1,033,502	1,131,457

MUTUAL FIRE COMPANY.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Prem. Notes.
Millers' and Manuf'rs'	Minneapolis	1881	$180,528	$ 79,501	$101,027	$248,209

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Life Ins. Clearing Co	St. Paul	1892	$125,000	$159,000	$17,539	$142,461

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Alamo, San Antonio, Texas.
Albany, Albany.
Alliance, Pittsburgh.
American Central, St. Louis.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
Armenia, Pittsburgh.
Atlas, London.
British America, Toronto.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord, N. H.
Central Mfrs. Mutual, Van Wert, O.
Citizens', Pittsburgh.
Citizens, New York City.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Eagle, New York.
Equitable, Providence.
Farmers', York, Penn.
Farragut, New York City.
Firemen's, Baltimore.
Firemen's, Chicago.
Firemen's, Newark.
Fire Association, Philadelphia
Firemans Fund, San Francisco
Franklin, Philadelphia.
German American, New York.
Germania, New York.
German, Freeport, Ill.
German, Peoria, Ill.
German, Pittsburgh.
German Savings, Quincy, Ill.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth, N. H.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. County of Philadelphia.
Ins. Co. N. America, Philadelphia
Ins. Co. State of Pa., Philadelphia
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Lumbermen's, Philadelphia.
Manchester, Manchester, Eng.
Manuf'rs' and Merchants' Mutual, Rockford, Ill.
Mannheim, Mannheim, Ger.
Marine, London.
Mechanics' Philadelpia.
Merchants', Providence.
Merchants', Newark,
Mercantile, Boston.
Michigan Millers', Lansing.
Michigan, Detroit.
Milwaukee Mechanics, Milwaukee.
Miller's National, Chicago.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New York, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London
Northwestern National, New York.
Norwich Union, Norwich, Eng.

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MINNESOTA.—CONTINUED.

Other Companies Authorized to do Business:

Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reliance, Philadelphia.
Reading, Reading, Pa.
Rochester German, Rochester.
Rockford, Rockford, Ill.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Standard, New York.
State, Des Moines.
Sun, London.
Teutonia, Philadelphia.
Traders', Chicago.
Transatlantic, Hamburg, Ger.
Union, Philadelphia.
Union Assurance, London.
United Firemen, Philadelphia.
United States, New York.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut, Hartford.
Eqitable, Des Moines.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, New York.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York City.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester, Mass.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.

MISSISSIPPI.

W. W. STONE, Auditor, Jackson.

FIRE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Columbus Ins. and Bank'g, Columbus	1852	.....	.....	.....	.....
Delta.....Greenville	1889	$ 10,000	$ 28,084	$ 3,439	$ 24,645
Mississippi Home.....Vicksburg	1888	100,000	152,050	32,050	120,000

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
Crescent, New Orleans.
Georgia Home, Columbus, Ga.
Germania, New York.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Ins. Co. of North America, Philadel'a.
Liverp'l & London & Globe, Liverpool.
Mechanics' and Traders', New Orleans.
New Orleans, New Orleans.
Niagara, New York.
Norwich Union, Norwich, Eng.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Royal, Liverpool.
Security, New Haven.
Southern, New Orleans.
Sun, New Orleans.
Western, Toronto.

LIFE COMPANIES.

Equitable, New York.
New York, New York.
Manhattan, New York.
Mutual, New York.

ACCIDENT COMPANIES.

Standard, Detroit.
Travelers', Hartford.
Pacific Mutual, San Francisco.
Fidelity and Casualty, New York.
Employers' Liability, London.
London Guarantee.

MISSOURI.

JAMES R. WADDILL, Superintendent of Insurance, St. Louis.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities	Surplus as to Policy-Holders.
American Central.....St. Louis	1853	$600,000	$1,061,187	$809,946	$851,241
Citizens'..... .... "	1837	200,000	629,471	165,836	463,635

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MISSOURI.—CONTINUED.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities	Surplus.	Premium Notes
Franklin	St. Louis	1884	$29,587	$11,072	18,515	$367,402
German	"	1888	11,689	8,870	2,819	209,493
Hope	"	1857	34,960	9,913	25,047	312,442
Jefferson	"	1886	70,535	28,891	31,644	409,683
Laclede	"	1860	27,017	3,706	23,311	269,088
St. Charles	St. Charles	1860	104,008	2,835	101,107	221,459
St. Louis	St. Louis	1881	11,392	2,755	8,637	685,483
Washington	"	1858	77,309	8,911	68,398	349,364

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Covenant Mutual	St. Louis	1853	$100,000	$480,855	$380,539	$100,316
German Mutual	"	1858	Mutual	427,566	325,283	102,273

FIDELITY COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Missouri, Kansas & Texas Trust Co.	Kansas City	1888	$1,011,200	$2,058,451	$729,292	$1,329,159
Union Cas'y & Surety Co., St. Louis		1893	250,000	690,597	384,122	306,475

ther Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, New York
Allemania, Pittsburgh.
American, Newark.
American, Boston.
American, Philadelphia.
American, New York.
Atlas, London.
Boston, Boston.
British America, Toronto.
British and Foreign, Liverpool.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', Pittsburgh.
Citizens', New York.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence.
Farmers', York, Pa.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co. County of Pa., Philadel'a.
Firemen's, Baltimore.
Firemen's, Newark.
Firemen's, Boston.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German, Freeport.
German, Peoria.
German, Pittsburgh.
German-American, New York.
Germania, New Orleans.
Germania, New York.
Girard, Philadelphia.
Glen's Falls, Glen's Falls.
Granite State, Portsmouth.
Grand Rapids, Grand Rapids.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North Amer ca, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Lumbermen's, Philadelphia.
Manchester, Manchester, Eng.
Mannheim, Mannheim, Ger.
Manuf'rs' and Merchants', Pittsburgh.
Manuf'rs' and Merchants' Mutual, Rockford, Ill.
Mechanics', Philadelphia.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Millers' National, Chicago.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
Newark Newark.
New Hampshire, Manchester
New York, New York.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
N. British and Mercantile, London.
Northern, London.
North River, New York.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Rockford, Rockford, Ill.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Southern, New Orleans.
Spring Garden, Philadelphia.
Springfield, Springfield Mass.
State, Iowa.
St. Paul, St. Paul.
Sun, London.
Syndicate, Minneapolis.
Teutonia, New Orleans.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia,
Union, London.
United Firemen's, Philadelphia.
United States, New York.
Virginia, Richmond.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Connecticut.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York
Home, Brooklyn.
Kansas Mutual Life, Topeka.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual Benefit, Newark
Mutual, New York.
Mutual, Louisville, Ky.
National, Montpelier.

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MISSOURI—CONTINUED.

Other Companies Authorized to do Business:

New England, Boston.
New York, New York.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Phœnix Mutual, Hartford.
Provident Life and Trust, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Ætna Hartford.
American Surety, New York.
American Emp. Liability, Jersey City.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee and Acc't England
Metropolitan Plate Glass, New York.
Mo., Kan. and Tex. Trust, Kansas City
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

NEBRASKA.

EUGENE MOORE, Auditor, Lincoln.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Farmers' and Merchants'....	Lincoln	1885	$50,000	$193,842	$119,637	$74,205
Home.....	Omaha	1884	50,000	217,749	134,583	83,166
Omaha.....	"	1889	50,000	103,949	51,439	52,510

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Bankers'.....	Lincoln	1887	$100,000	$163,280	$50,119	$113,161
Union.....	Omaha	1885	100,000	173,824	31,698	110,618

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, Philadelphia.
American, New York.
American Central, St. Louis.
British America, Toronto
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, London.
Detroit, Detroit.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence.
Farragut, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Dayton
Firemen's, New York.
Firemen's, Newark.
Franklin, Philadelphia
Franklin, Columbus.
German, Pittsburgh.
German, Peoria, Ill.
German, Freeport, Ill.
German-American, New York.
Germania, N. Y.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Hibernia, New Orleans.
Home, New York.
Imperial, London.
Ins. Co. County of Pa., Philadelphia.
Ins. Co. of N. America, Philadelphia.
Ins. Co. State of Pa., Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, London.
Louisville Underwriters, Louisville.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
New Hampshire, Manchester.
Niagara, New York.
Norwich Union, Norwich, Eng.
North American, Boston.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Orient, Hartford.
Palatine, Manchester.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Pennsylvania, Philadelphia.
Prescott, Boston.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Rochester German, Rochester.
Rockford, Rockford.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
South British, Auckland, N. Z.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
State, Des Moines.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Transatlantic, Hamburg, Ger.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Provident, Philadelphia.

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NEBRASKA.—CONTINUED.

Other Companies Authorized to do Business:

State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Am. Employers' Liability, N. J.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Great Eastern Casualty Co., N. J.
Hartford Steam Boiler, Hartford.
London Guarantee & Acc., London.
New York Plate Glass, New York.

NEVADA.

R. L. HORTON, Ex-officio Insurance Commissioner, Carson City.

Companies Authorized to do Business in this State:

FIRE COMPANIES.

Alliance, London.
Atlas, London.
Ætna, Hartford.
American, New York.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
German-American, New York.
Girard, Philadelphia.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Merchants', Newark.
National, Hartford.
New Hampshire, Manchester.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phœnix, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Queen, New York.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Sun, London.
Sun, San Francisco.
Union, San Francisco.
Western, Toronto.

LIFE COMPANIES.

Equitable, New York.
Home, New York.
Mutual, New York.
Mutual Reserve Fund, New York.
National, Montpelier.
New York, New York.
Pacific, San Francisco.
Travelers', Hartford.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
Travelers', Hartford.
California Title Ins. and Trust Co. San Francisco.

NEW HAMPSHIRE.

JOHN C. LINEHAN Insurance Commissioner, Concord.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Capital	Concord	1886	$200,000	$ 422,882	$ 205,490	$216,392
Fire Underwriters	"	1887	10,000	41,717	26,238	15,479
Granite State	Portsmouth	1885	200,000	415,839	185,458	230,381
New Hampshire	Manchester	1870	700,000	2,342,918	1,024,909	1,318,009
H. M. Russel, General Western Agent, Chicago.						
Portsmouth	Portsmouth	1887	50,000	134,332	25,370	108,962
State Dwelling	Portsmouth	1891	15,000	38,060	6,296	16,764

Other Companies Authorized to do Business:

FIRE COMPANIES.

American, Newark.
Caledonian, Edinburgh.
Commercial Union, London.
Continental, New York.
Dwelling House, Boston.
Fire Association, Philadelphia.
Hamburg-Bremen, Hamburg, Ger.
Hartford, Hartford.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Liverp'l, London and Globe, Liverp'l.
London and Lancashire, Liverpool.
Mechanics' & Traders', New Orleans.
Phenix, Brooklyn.
Pennsylvania, Philadelphia.
Queen, New York.
Royal, Liverpool.
Springfield, Springfield, Mass.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Connecticut, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
John Hancock, Boston.
Manchester, Manchester, Eng.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern Milwaukee.
Penn Mutual, Philadelphia
Provident, Philadelphia.
Provident Savings, New York.
State, Worcester.
Travelers', Hartford.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety, New York.
Employers' Liability, London
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee & Acc., London.
Standard, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

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NEW JERSEY.

GEORGE S. DURYEE, Commissioner of Banking and Insurance, Trenton.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Newark	1846	$600,000	$2,663,799	$550,368	$2,053,431
Camden	Camden	1841	105,730	261,833	45,546	216,287
Firemen's	Newark	1855	600,000	2,004,956	296,411	1,708,545
National	Elizabeth	1865	100,000	139,821	9,645	130,176
New Brunswick	New Brunswick	1832	50,000	127,693	3,289	124,404
Standard	Trenton	1868	100,000	183,411	44,259	139,151
The Merchants'	Newark	1858	400,000	1,452,284	801,600	650,594
The Newark	Newark	1810	250,000	649,038	149,038	488,539

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Mutual Benefit	Newark	1845	Mutual	$55,283,003	$51,813,853	$3,469,150
Prudential	"	1876	$2,000,000	15,780,154	12,471,317	3,308,857
United States	"	1888	280,000	334,272	143,446	190,828

ACCIDENT COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-holders.
Amer. Employers' Liab., Jersey City	1890	$200,000	$535,186	$329,670	$205,516

PLATE GLASS COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
New Jersey Plate Glass, Newark	1868	$100,000	$135,840	$27,449	$108,391

Other Companies Authorized to do Business:

FIRE COMPANIES.

Agricultural, Watertown, N. Y.
American Central, St. Louis.
American, New York
American, Philadelphia.
Broadway, New York.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
City of London, London.
Commerce, Albany, N. Y.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Dwelling House, Boston.
Farmers', York, Pa.
Farragut, New York.
Fire Association, Philadelphia
Ins. Co. County of Philadelphia
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German American, New York.
Germania, New York
Girard, Philadelphia.
Glens Falls, Glens Falls.
Globe, New York.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester, Eng.
Liverpool & London & Globe, Liverp'l.
Lion, London.
London and Lancashire, Liverpool.
London, London.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Merchants, Providence.
Milwaukee Mechanics, Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
New Hampshire, Manchester
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern, London.
North River, New York.
Norwich Union, Norwich, Eng.
Northwestern National, Milwaukee.
Orient, Hartford.
Pacific, New York.
Pennsylvania, Philadelphia.
People's, Pittsburgh.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reading, Reading.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Transatlantic, Hamburg, Ger.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Brooklyn, New York.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee, Montreal.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee & Acc., London.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers', Hartford.

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NEW YORK.

JAMES F. PIERCE, Superintendent of Insurance, Albany.

FIRE COMPANIES.

		Began Business.	Capital.	Assets	Liabilities.	Surplus as to Policy-Holders.
Agricultural	Watertown	1819	$ 500,000	$2,301,581	$1,491,408	$ 810,173
Albany	Albany	1811	250,000	444,436	89,687	354,749
American	New York	1857	400,000	879,104	322,067	557,037
Broadway	"	1849	200,000	426,410	182,838	243,577
Buffalo German	Buffalo	1867	200,000	1,778,412	385,987	1,392,425
Citizens'	New York	1849	300,000	803,137	399,428	403,709
Commerce	Albany	1859	200,000	373,586	108,948	264,639
Commercial Union	New York	1891	200,000	220,971	9,330	211,641
Continental	New York	1853	1,000,000	7,216,828	4,191,020	3,025,808
J. J. McDonald, Gen. West'n Agent, Chicago.						
Eagle	"	1806	300,000	1,201,255	241,417	959,838
Empire City	"	1850	200,000	307,615	73,536	234,079
Farragut	New York	1872	200,000	312,507	83,942	228,556
German-American	"	1872	1,000,000	6,580,069	3,166,982	3,413,087
Eugene Carey, Gen. West'n Agt., Chicago.						
Germania	"	1859	1,000,000	3,713,545	1,385,169	2,328,376
E. G. Halle, West'n Mgr., Chicago.						
Glens Falls	Glens Falls	1849	200,000	2,650,817	918,240	1,732,578
J. L. Whitlock, Gen. West'n Agt., Chicago.						
Globe	New York	1863	200,000	407,936	171,671	236,265
Hamilton	"	1852	150,000	288,274	70,166	218,108
Hanover	"	1852	1,000,000	2,533,000	1,315,700	1,217,300
Home	"	1853	3,000,000	9,853,629	5,148,174	4,705,455
Kings County	Brooklyn	1858	150,000	368,336	47,550	320,786
Nassau	Brooklyn	1852	200,000	500,967	94,206	406,671
National	New York	1838	200,000	288,334	55,406	232,928
New York	"	1892	200,000	331,925	65,632	266,293
Niagara	"	1850	500,000	2,189,880	1,387,767	802,113
Norwood	"	1895	200,000	452,785	177,533	275,252
Pacific	"	1851	200,000	736,063	342,280	393,783
Phenix	Brooklyn	1853	1,000,000	5,739,044	4,123,463	1,615,581
Eugene Harbeck, Gen. West'n and South'n Agt., Chicago.						
Queen	New York	1891	500,000	4,039,586	2,020,663	2,018,923
J. M. Rodgers, West'n Mgr., Chicago.						
Rochester German	Rochester	1872	200,000	911,783	328,228	583,555
Rutgers	New York	1853	200,000	350,876	81,239	269,637
Stuyvesant	"	1850	200,000	272,207	51,096	221,110
The Commonwealth	"	1886	500,000	785,562	122,395	663,167
The Greenwich	"	1835	200,000	1,373,318	972,221	401,097
The North River	New York	1822	350,000	652,789	189,865	462,923
The Peter Cooper	New York	1853	150,000	305,206	28,537	276,669
Union	Buffalo	1874	100,000	199,880	43,112	156,768
United States	New York	1825	250,000	667,704	326,183	341,521
Westchester	"	1837	300,000	2,032,444	1,258,264	774,180
M. O. Brown, Gen. West'n Agt., Chicago.						
Williamsburgh City	Brooklyn	1853	250,000	1,536,636	577,666	958,970

MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Atlantic Mutual	New York	1842	Mutual	$11,895,182	$10,489,415	$1,405,777
Commercial Mutual	"	1852	Mutual	642,195	644,616	2,421
New York Mutual	"	1851	$420,000	639,122	154,160	484,962

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NEW YORK—FIRE COMPANIES CONTINUED.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Duchess Co.	Poughkeepsie	1836	$ 120,152	$113,823	$ 6,329	$ 52,695
Erie Co.	Buffalo	1874	335,630	30,992	304,637	133,465
Mutual	Albany	1836	173,272	13,626	159,646	376,168
Mutual	New York	1882	1,020,003	495,484	533,519	.....

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
American Union	New York	1894	$ 500,000	$ 479,118	$ 37,567	$ 441,551
Brooklyn	"	1864	125,000	1,647,063	1,502,185	144,878
Commercial Alliance	"	1889	200,000	392,573	253,875	138,698
Equitable	"	1859	100,000	201,009,388	160,385,376	*40,624,012
Home	Brooklyn	1860	125,000	8,458,207	7,071,614	1,386,592
Metropolitan	New York	1867	1,000,000	19,343,705	15,233,284	4,110,420
Mutual Reserve Fund	"	1881	Mutual	3,690,593	413,414	3,277,179
New York Life	"	1845	Mutual	174,791,991	150,753,313	*24,038,678
Provident Savings	"	1875	100,000	1,516,271	801,945	714,326
The Germania	"	1860	200,000	17,744,263	16,513,975	1,230,288
The Manhattan	"	1850	100,000	13,293,778	12,155,194	1,138,584
The Mutual Life	"	1843	Mutual	204,638,784	182,109,456	22,529,327
The United States	"	1859	440,000	6,737,988	6,088,947	649,041
The Washington	"	1860	125,000	12,061,455	11,611,312	450,143

*Includes tontine funds.

ACCIDENT COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Fidelity and Casualty	New York	1876	$250,000	$2,257,529	$1,796,020	$461,509
Great Eastern Casualty and Indemnity	New York	1893	125,000	150,000	.....	150,000
Inter State Casualty	New York	1893	150,000	222,867	1,513	221,354
Preferred Accident Co.	New York	1893	200,000	408,647	205,545	203,101

SURETY COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
American	New York	1884	$2,000,000	$3,976,917	$1,427,674	$2,549,243
Lawyer's Title Ins. Co.	"	1887	500,000	486,096	15,348	467,748
United States	"	1890	250,000	359,125	63,559	295,644
Fidelity and Casualty	"	1876	250,000	2,257,529	1,796,020	461,509

PLATE GLASS COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Fidelity and Casualty	New York	1876	$250,000	$2,257,529	$1,796,020	$461,509
Lloyds Plate Glass	"	1882	250,000	626,178	245,495	380,683
The Metropolitan Plate Glass	"	1874	100,000	427,527	148,878	278,649
The New York Plate Glass	"	1891	100,000	237,471	104,855	132,616

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NEW YORK.—CONTINUED.

STEAM BOILER COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Casualty.....	New York	1876	$250,000	$2,257,529	$1,796,020	$461,509

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Allemania, Pittsburgh
American, Boston.
American, Newark.
American Central, St. Louis.
American, Philadelphia.
Armenia, Pittsburgh.
Atlanta Home, Atlanta, Ga.
British America, Toronto.
Caledonian, Edinburgh.
Capital, Concord.
Citizens', St. Louis.
Citizens', Pittsburgh.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Delaware, Philadelphia.
Detroit, Detroit.
Equitable, Providence.
Farmers' York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Fire Ins. Co. County of Pa., Philadel'a.
Firemen's Baltimore.
Firemen's, Newark.
Firemen's, Boston.
First National, Worcester, Mass.
Franklin, Philadelphia.
German, Pittsburgh.
Girard, Philadelphia.
Grand Rapids, Grand Rapids.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hartford, Hartford.
Home, San Francisco.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Lumberman's, Philadelphia.
Manchester, Manchester, Eng.
Manuf'rs' and Merchants', Pittsburgh.
Mechanics', Philadelphia.
Mechanics' and Traders', New Orleans.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
North American, Boston.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Reading, Reading.
Reliance, Philadelphia.
Royal, Liverpool.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
Spring Garden, Philadelphia.
Sun Mutual, New Orleans.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Teutonia, New Orleans.
Traders' Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
Union Assurance, London.
United Firemen's, Philadelphia.
Western, Pittsburgh.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Connecticut General, Hartford.
Connecticut Mutual, Hartford.
John Hancock, Boston.
Massachusetts, Springfield.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Life and Trust, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Ohio.
Union, Portland, Me.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Deposit, Baltimore.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
London Guarantee & Acc., London.
Standard, Detroit.
Travelers', Hartford.

NORTH CAROLINA.

OCTAVIUS COKE, Ex-Officio Insurance Commissioner, Raleigh.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Carolina.....	Wilmington	1889	$50,000	$65,040	$6,774	$58,267
North Carolina Home.....	Raleigh	1868	.....	.....	...	.....
Pamlico Ins. and Bank'g Co.,	Tarboro	....	.....	.....	...	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Philadelphia.
British and Foreign, Liverpool.
Caledonian, Edinburgh.
Central City, Selma.
Commercial, Montgomery, Ala
Commercial Union, London.
Continental, New York.
City of London, London.
Connecticut, Hartford
Fire Association, Philadelphia.
Georgia Home, Columbus.
German-American, New York
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg
Hartford, Hartford.
Home, New York
Imperial, London.
Ins. Co. N. America, Philadelphia.
Knoxville, Knoxville, Tenn.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Mechanics' and Trad'rs', New Orleans

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NORTH CAROLINA.—CONTINUED.

Other Companies Authorized to do Business:

Merchants' Newark.
Mutual, New York.
National, Hartford.
New York Underwriters, New York.
North British and Mercantile, London.
Niagara, New York.
Norwich Union, Norwich, Eng.
Northern, London.
Orient, Hartford.
Phenix, Brooklyn.
Phœnix Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, Liverpool.
Rochester German, Rochester.
Royal, Liverpool.
St. Paul, St. Paul.
Security, New Haven.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Southern, New Orleans.
Sun, London.
Sun Mutual, New Orleans.
Virginia, Richmond.
Westchester, New York.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Hartford, Hartford.
Kentucky Mutual, Louisville.
Life Ins. Co. of Virginia, Richmond.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
United States, New York.

MISCELLANEOUS COMPANIES.

American Accident Indemnity.
Am. Employers' Liability, N. J
Employers' Liability, London.
Fidelity Mutual.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
London Guarantee & Acc., London.
People's Mutual.
Standard, Detroit.
Travelers', Hartford.

NORTH DAKOTA.

F. B. FANCHER, Insurance Commissioner, Bismark.

Companies Authorized to do Business:

FIRE COMPANIES.

Ætna Hartford.
British America, Toronto.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fidelity, Philadelphia.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
German American, New York.
German, Freeport, Ill.
Germania, New York.
Hamburg-Bremen, Hamburg, Ger.
Hartford, Hartford.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Knoxville, Tenn.
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng
Milwaukee Mechanics', Milwaukee.
National, Hartford.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
New Hampshire, Manchester.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Queen, New York.
Springfield, Springfield, Mass.
St. Paul, St. Paul.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Bankers', St. Paul.
Commercial Alliance, New York.
Connecticut Indemnity, Waterbury.
Equitable, Des Moines.
Fidelity, Philadelphia.
Germania, New York.
Hartford, Hartford.
Life Insurance Clearing Co., St. Paul.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Northwestern Aid, Minneapolis.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.

OHIO.

W. M. HAHN, Insurance Commissioner, Columbus.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Cincinnati	Cincinnati	1829	$150,000	$238,084	$ 57,056	$181,028
Commercial	"	1838	100,000	203,176	49,518	153,658
Columbia	Dayton	1882	150,000	313,757	73,887	239 870
Cooper	"	1867	100,000	287,878	149,917	137 961

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OHIO.—FIRE AND FIRE AND MARINE COMPANIES CONTINUED.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Dayton	Dayton	1851	$100,000	$210,461	$91,445	$119,015
Eagle	Cincinnati	1850	100,000	162,905	59,290	103,615
Eureka	"	1854	100,000	300,112	94,515	205,597
Franklin	Columbus	1864	100,000	275,016	140,191	134,826
Merchants' and Manuf'rs'	Cincinnati	1838	150,000	275,321	50,811	224,510
Miami Valley	Dayton	1863	100,000	158,917	10,379	148,538
National	Cincinnati	1851	100,000	167,786	46,162	121,624
Security	Cincinnati	1881	150,000	249,403	64,939	184,464
Teutonia	Dayton	1865	100,000	451,534	74,864	376,670
Washington	Cincinnati	1836	150,000	254,931	55,243	199,688

MUTUAL COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Central Manufacturers'	Van Wert	1876	$ 75,814	$ 32,979	$ 43,335	$ 126,712
Cincinnati Equitable	Cincinnati	1826	447,390	225,071	222,319	.....
Equitable	Cincinnati	1826	452,648	221,034	231,614	.....
German	"	1858	380,550	95,060	285,490	711,301
Mutual Fire Association	Toledo	1877	9,952	5,465	4,487	66,513
Ohio Millers'	Canton	1886	51,027	29,049	21,978	259,942
Ohio Farmers'	LeRoy	1848	1,771,475	1,701,614	69,861	.....
Phœnix	Cincinnati	1875	26,792	27,767	.....	186,513
Seneca County	Tiffin	....	26,590	12,976	13,614	294,211
Sun Mutual	Cincinnati	1862	60,257	32,794	27,463	272,350

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Union Central	Cincinnati	1867	$100,000	$12,715,071	$11,147,491	$1,568,180
Western and Southern	"	1888	100,000	139,826	44,286	95,540

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
American Mutual, Providence.
British and Foreign, Liverpool.
British America, Toronto.
Buffalo German, Buffalo.
Citizens', New York.
Citizens', Pittsburgh.
Citizens' St. Louis.
Commerce, Albany.
Commercial, New York.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Cotton and Woolen Mutual, Boston.
Delaware, Philadelphia.
Detroit, Detroit.
Dwelling House, Boston.
Empire State, Rochester.
Enterprise Mutual, Providence.
Equitable, Providence.
Farragut, New York.
Fire Association, Philadelphia.
Fire Insurance Co. Philadelphia
Fireman's Fund, San Francisco.
Firemen's, Newark.
Franklin, Philadelphia.
German, Freeport, Ill.
German-American, New York.
German, Peoria, Ill.
German, Pittsburgh.
German, Wheeling.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Greenwich, New York.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co N America, Philadelphia.

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OHIO.—CONTINUED.

Other Companies Authorized to do Business:

Ins. Co. State of Pa., Philadelphia.
Keystone Mutual, Philadelphia.
Knoxville, Knoxville, Tenn.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Manuf'rs and Merchants', New York.
Manuf'rs' and Merchants' Mutual, Rockford, Ill.
Marine, London.
Mercantile, Boston.
Mercantile Mutual, Providence.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
Mutual, Detroit.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Pennsylvania, Philadelphia.
People's, Pittsburgh.
Phenix, Brooklyn.
Philadelphia Mfrs. Mut., Philadelphia.
Phœnix, Hartford
Phœnix, London.
Protection Mutual, Chicago.
Providence-Washington, Providence.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Rubber Manuf'rs Mutual, Boston.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
Spring Garden, Philadelphia.
Sun, London.
Sun, San Francisco.
Syndicate, Minneapolis.
Traders', Chicago.
Union, Philadelphia.
Union, San Francisco.
Union, Buffalo.
United Fireman's Philadelphia.
United States, New York.
Westchester, New York.
Western, Pittsburgh.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, Des Moines.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, New York.
Iowa, Sioux City.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
Equitable, Cincinnati.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
Metropolitan Plate Glass, New York.
London Guarantee & Acc., London.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

OREGON.

H. R. KINCAID, Secretary of State, Salem.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Northwest....	.....Portland	1886	$104,780	$143,607	$ 36,578	$107,029
State...	.....Salem	1884	100,000	378,436	166,677	211,758

Other Companies Authorized to do Business:

FIRE COMPANIES.

American, Philadelphia.
British and Foreign, London.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Fireman's Fund, San Francisco.
German American, New York.
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hamburg-Magdeburg, Hamburg.
Hartford, Hartford.
Home, San Francisco.
Home, New York.
Imperial, London.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark.
New Zealand, Auckland.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, Eng.
Phenix, Brooklyn.
Phœnix, London.
Queen, New York.
Royal, Liverpool.
Sun, London.
Scottish Union and Nat'l, Edinburgh.
Sea, London.
Thames and Mersey, Liverpool.
Traders', Chicago.
Union, San Francisco.

LIFE COMPANIES

Ætna, Hartford.
Bankers, Des Moines.
Connecticut, Hartford.
Equitable, New York.
Home, New York.
Mutual Reserve Fund, New York.
Massachusetts, Springfield.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
London Guarantee.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

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PENNSYLVANIA.

J. H. LAMBERT, Insurance Commissioner, Harrisburgh.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Allegheny	Pittsburgh	1859	$ 100,000	$ 162,043	$ 17,663	$ 144,380
Allemania	"	1859	200,000	391,554	136,410	255,143
American	Philadelphia	1810	500,000	2,409,585	1,600,467	809,118
Armenia	Pittsburgh	1872	250,000	322,307	64,133	258,173
Artisans	"	1866	100,000	153,632	28,472	125,159
Ben Franklin	Allegheny	1866	150,000	227,087	25,163	201,924
Birmingham	Pittsburgh	1871	200,000	282,166	23,732	258,434
Cash	"	1865	100,000	170,567	8,571	161,996
Citizens'	"	1849	500,000	762,149	193,990	568,159
City	"	1870	100,000	133,622	20,616	112,906
Delaware	Philadelphia	1835	702,875	1,513,590	641,317	872,273
Fire Ins. Co. of County Pa.	"	1832	400,000	876,748	330,575	546,232
Fire Association	"	1820	500,000	5,581,243	4,278,269	1,302,974
	W. H. Cunningham, Gen. West'n Agt., Chicago.					
Franklin	"	1829	400,000	3,169,551	1,699,058	1,470,493
German-American	Pittsburgh	1873	100,000	196,828	47,404	149,424
German	Pittsburgh	1862	200,000	475,996	119,178	276,818
Girard	Philadelphia	1853	300,000	1,897,257	1,008,578	888,679
	W. E. Rollo & Son, Gen. West'n Agts., Chicago.					
Humboldt	Allegheny	1871	100,000	204,515	43,438	160,519
Ins. Co. State of Penn	Philadelphia	1794	200,000	750,396	460,172	290,224
	R. S. Critchell, Gen. West'n Agt., Chicago.					
Ins. Co. of North America	"	1792	3,000,000	9,487,674	4,465,657	5,022,016
	J. F. Downing, Mgr. West'n Dept., Erie, Pa.					
Jefferson	Philadelphia	1855	100,000	381,234	72,967	308,267
Lumberman's	"	1873	250,000	1,089,937	378,300	711,637
Manuf'rs' and Merchants'	Pittsburgh	1865	200,000	503,169	158,095	295,074
Mechanics'	Philadelphia	1854	250,000	856,313	418,643	437,670
Monongahela	Pittsburgh	1854	175,000	245,287	18,261	226,026
National	Allegheny	1866	100,000	231,926	38,841	193,085
Pennsylvania	Philadelphia	1825	400,000	4,461,123	2,277,741	2,183,582
	Barry & Davis, West'n Mgrs, Chicago.					
People's	Pittsburgh	1862	150,000	214,375	45,227	169,148
Pittsburgh	"	1851	100,000	285,089	16,530	268,559
Reading	Reading	1867	250,000	758,132	333,591	424,541
Reliance	Philadelphia	1841	300,000	953,897	419,737	534,160
Schuylkill	"	1895	100,000	125,000	.....	125,000
Spring Garden	"	1835	400,000	1,357,185	779,725	577,460
Sun Fire	"	1873	100,000	104,084	3,300	100,784
Teutonia	Allegheny	1871	125,000	260,021	91,922	168,049
Teutonia	Philadelphia	1871	200,000	268,980	41,559	227,421
United Firemen's	"	1860	300,000	1,368,629	909,539	459,090
Union	"	1864	250,000	628,011	300,848	327,163
Union	Pittsburgh	1871	100,000	148,758	16,447	132,311
Western	"	1849	300,000	503,469	152,606	350,863

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Aurora	Harrisburgh	1890	$ 5,055	$ 1,472	$ 4,583	$ 2,603
*Farmers'	York	1853	643,519	341,870	305,445	.....
Keystone	Philadelphia	1892	95,042	69,241	25,410	692,409
Mutual Assurance	Philadelphia	1784	2,054,258	259,209	1,795,049	.....
Mutual	Germantown	1843	740,245	310,741	429,505	94,135
National	Harrisburgh	1890	2,059	1,625	434	.....

*Mutual in form, but does business on cash plan only.

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PENNSYLVANIA.—MUTUAL FIRE COMPANIES, CONTINUED.

		Began Business.	Cash Assets.	Liabilities.	Surplus	Premium Notes.
People's	Harrisburgh	1889	$ 19,725	$ 13,898	$ 5,827	$ 4,501
Phila. Contributionship,	Philadelphia	1752	3,745,632	456,570	3,289,062	.....
Phila. Manufacturers'	Philadelphia	1890	127,885	76,429	51,456	752,315
Sprinkler	Philadelphia	1893	23,576	17,462	6,114	137,307
Susquehanna	Harrisburgh	1873	30,800	32,420	.....	230,774

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Fidelity Mutual	Philadelphia	1879	Mutual	$ 415,708	$ 13,339	$ 402,369
Girard	Philadelphia	1836	$1,000,000	6,706,264	3,531,736	3,174,520
Penn Mutual	"	1847	Mutual	22,773,911	20,102,427	2,671,484
Penna. Co. for Insuring Lives,	Phila.	1812	2,000,000	11,044,953	117,158	10,044,953
Presbyterian Ministers'	Philadelphia	1759	Mutual	517,543	420,818	96,725
Provident Life and Trust	"	1865	1,000,000	24,644,836	21,830,045	2,814,791
Security Trust	"	1895	350,000	486,627	129,099	357,528

PLATE GLASS COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
United States	Philadelphia	1867	$100,000	$157,504	$13,281	$144,223

STEAM BOILER COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Pennsylvania	Philadelphia	1873	$150,000	$168,816	$11,345	$157,470

SURETY COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
City Trust	Philadelphia	1886	$500,000	$2,068,712	$1,379,874	$688,837

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Albany, Albany.
American Central, St. Louis.
American, Boston.
American, Newark.
American, New York.
Atlas, London.
Broadway, New York.
British-America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord.
Citizens', New York.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Dwelling House, Boston.
Farragut, New York.
Fireman's Fund, San Francisco.
Firemen's, Baltimore.
Firemen's, Chicago.
Firemen's, Newark.
German-American, New York.
Germania, New York.
Glens Falls, Glens Falls.
Granite State, Portsmouth
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Kings County, Brooklyn.
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.
Lion, London.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile, Boston.
Mechanics' and Tradr's', New Orleans.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
Millers' National, Chicago.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile,
Northern, London, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, Hartford.
Palatine, Manchester.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Rochester German, Rochester.
Royal, Liverpool.
Rutgers, New York.
St. Paul, St. Paul.
Security, New Haven.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Sun, London.
Transatlantic, Hamburg.
Union, San Francisco.
United States, New York.
United States "Lloyds," New York.
Virginia, Richmond.
Washington, Cincinnati.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut General, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, Brooklyn.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
National, Washington.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Phœnix, Hartford.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Steam Boiler, New York
Employers' Liability, London.
Fidelity and Casualty New York.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
London Guarantee & Acc., London.
New York Plate Glass, New York.
Pacific, San Francisco
Standard, Detroit.
Travelers', Hartford.

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RHODE ISLAND.

ALBERT C. LANDERS, Insurance Commissioner, Providence.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Equitable	Providence	1859	$300,000	$ 616,643	$216,011	$400,632
Merchants'	"	1851	200,000	516,171	214,405	301,766
Providence-Washington	"	1799	400,000	1,479,281	878,419	600,862

C. L. Dunlop, Gen. West'n Agt., Chicago.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
American	Providence	1877	$247,391	$145,148	$102,243	$2,786,411
Aquidneck	Newport	1893	6,289	6,110	179	24,996
Atlantic	Providence	1803	29,196	22,464	6,733	111,290
Blackstone	"	1868	334,254	190,240	144,014	1,484,260
Citizens	"	1892	9,748	7,736	2,012	30,805
Commercial	"	1892	8,770	7,879	891	40,189
Enterprise	"	1874	244,678	147,708	96,970	2,815,459
Firemen's	"	1854	665,191	281,233	383,960	2,635,735
Franklin	"	1854	57,221	47,946	9,275	467,422
Hope	"	1875	173,956	112,365	61,591	1,060,730
Manufacturers'	"	1835	184,715	71,038	113,677	682,543
Mechanics'	"	1871	105,514	52,178	53,336	501,373
Merchants'	"	1874	171,124	96,833	96,831	771,260
Mercantile	"	1884	100,279	61,438	38,841	590,748
Pacific	"	1803	23,076	32,669	.....	102,463
Pawtucket	Pawtucket	1849	277,583	116,774	160,809	222,858
Providence	Providence	1800	275,733	109,129	166,694	79,999
Rhode Island	"	1848	303,174	111,532	191,642	1,070,584
Security	Providence	1893	18,480	10,989	7,491	61,635
State	"	1855	718,376	366,976	351,400	6,962,371
Union	"	1883	208,424	89,535	118,889	876,086
What Cheer	"	1864	263,928	157,467	106,461	1,500,731

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commerce, Albany.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Eagle, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Boston.
Firemen's, Newark.
First National, Worcester.
Franklin, Philadelphia.
Franklin, Columbus.
German-American, New York
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London
Ins. Co. County of Pa., Philadelphia.
Ins. Co. N. America, Philadelphia.
Ins. Co. State of Pa., Philadelphia.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Merchants', Newark.
Milwaukee Mechanics', Milwaukee.
Michigan, Detroit.
National, Hartford.
National, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, London.
Phœnix, Hartford
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Sun, London.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Connecticut, Hartford.
Equitable, New York.
Home, Brooklyn.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.

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RHODE ISLAND.—CONTINUED.

Other Companies Authorized to oo Business:

National, Montpelier, Vt.
New York, New York.
New England, Boston.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
State, Worcester, Mass.
Travelers', Hartford.
Vermont, Burlington.
Washington, New York.
Union, Portland, Me.
United States, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
American Steam Boiler, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. of N. A., Montreal.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

SOUTH CAROLINA.

JAMES NORTON, Ex-officio Insurance Commissioner, Columbia.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Charleston	Charleston	1890	$100,000	.....	.....	.....
South Carolina Home	Columbia	1889	50,000	.....	.....	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, New York.
American, Philadelphia.
Caledonian, Edinburgh.
Citizens' New York.
Central City, Selma.
Commercial, Montgomery, Ala.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fire Association, Philadelphia.
Georgia Home, Columbus.
German-American, New York.
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. North America, Philadelphia.
Knoxville, Knoxville, Tenn.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, London.
Mechanics' and Trad'rs', New Orleans.
Mutual, New York.
National, Hartford.
Niagara, New York.
North British and Mercantile, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich.
North Carolina Home, Raleigh.
Orient, Hartford.
Pacific, New York.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Southern, New Orleans.
Sun, London.
Sun Mutual, New Orleans.
Virginia, Richmond.
Western, Toronto.
Westchester, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Hartford, Hartford.
Kentucky Mutual, Louisville.
Life Ins. Co. of Virginia, Richmond.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
United States, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
Employers' Liability, London.
Fidelity Mutual.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
London Guarantee.
National Alliance.
People's Mutual.
Standard, Detroit.
Travelers', Hartford.
United States, New York.

SOUTH DAKOTA.

J. E. IIIPPLE, Auditor, Pierre.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Watertown	Watertown	1886	$100,000	$131,071	$24,455	$106,616
Yankton	Yankton	1883	65,000	98,702	22,909	75,793

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco
German-American, New York.
German, Freeport, Ill.
Germania, New York.
Hamburg-Bremen, Hamburg.
Hartford, Hartford
Home, New York
Imperial, London.
Ins. Co. of North America, Philadel'a.
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark.
Milwaukee Mechanics', Milwaukee.

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SOUTH DAKOTA.—CONTINUED.

Other Companies Authorized to do Business:

National, Hartford.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
New Hampshire, Manchester.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Queen, New York.
Royal, Liverpool.
Springfield, Springfield, Mass.
State, Des Moines.
St. Paul, St. Paul.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Bankers', St. Paul.
Commercial Alliance, New York.
Connecticut, Waterbury.
Equitable, Des Moines.
Equitable, New York.
Fidelity, Philadelphia.
Germania, New York.
Hartford, Hartford.
Iowa, Sioux City.
Life Insurance Clearing Co., St. Paul.
Massachusetts Mutual, Springfield.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Northwestern Aid, Minneapolis.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Standard, Detroit.
Travelers', Hartford.

TENNESSEE.

E. B. CRAIG, Insurance Commissioner, Nashville.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Bluff City	Memphis	1871	$150,000	$156,827	$10,144	$146,683
Factors'	"	1883	90,000	118,555	6,847	111,708
Guardian	"	1894	1,300	2,600	.....	2,600
Hernando	"	1860	150,000	168,083	11,247	156,835
Home	Nashville	1884	24,883	41,563	24,259	17,304
Home	Memphis	1884	100,000	105,075	11,756	93,319
Phœnix Fire and Marine	"	1881	150,000	155,884	7,971	147,913
Planters	"	1885	150,000	164,754	18,642	146,092
State	Nashville	1865	200,000	247,895	38,445	209,450

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Atlanta Home, Atlanta.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Connecticut, Hartford.
Continental, New York.
Farragut, New York.
Fire Association, Philadelphia.
Georgia Home, Columbus.
German-American, New York.
Germania New York.
Germania, New Orleans.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Home, New Orleans.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mechanics' and Trad'rs', New Orleans.
National, Hartford.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, London.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix London.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh
Southern, New Orleans.
Springfield, Springfield, Mass.
Sun, New Orleans.
Sun, London.
Teutonia, New Orleans.
Transatlantic, Hamburg, Ger.
Virginia F. & M., Richmond.
Westchester, Atlanta.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Hartford, Hartford.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Mutual Benefit, Newark.
Mutual, Louisville.
Mutual, New York.
Mutual Reserve Fund, New York.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York
New York Plate Glass, New York.
United States, New York.

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TEXAS.

A. J. ROSE, Insurance Commissioner, Austin,

FIRE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Alamo	San Antonio	1889	$200,000	$302,126	$ 99,881	$202,245

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, New York.
American Central, St. Louis.
Atlanta Home, Georgia.
British America, Toronto.
British and Foreign, Liverpool.
Caledonian, Edinburgh.
Commercial Union, London.
Concordia, Milwaukee.
Continental, New York.
Connecticut, Hartford.
Delaware, Philadelphia.
Farragut, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Georgia Home, Columbus.
German-American, New York.
German, Freeport, Ill.
Germania Fire, New Orleans.
Greenwich, New York.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Macon, Macon, Ga.
Manchester, Manchester, Eng.
Mannheim, Mannheim, Ger.
Mechanics' & Traders', New Orleans.
Merchants', Newark.
National, Hartford.
New Orleans, New Orleans.
New York Bowery, New York.
Niagara, New York.
North British, and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Royal, Liverpool.
St. Paul, St. Paul.
St. Paul German, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Sea, Liverpool.
Southern, New Orleans.
Springfield, Springfield, Mass.
Standard, Liverpool.
Sun, New Orleans.
Sun, San Francisco.
Sun, London,
Teutonia, New Orleans.
Thames and Mersey, Liverpool.
Traders', Chicago.
Western, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, N. Y.
Equitable, New York.
Germania, New York.
Home, Brooklyn.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Mutual, New York.
Mutual Benefit, Newark.
Nederland, Amsterdam.
New England, Boston.
New York, New York.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee & Acc., London.
New York Plate Glass, New York.
Pacific Mutual, San Francisco.
Standard, Detroit.
Travelers', Hartford.
Union Casualty, St. Louis.

VERMONT.

C. W. BROWNELL, Jr., and H. F. FIELD, Insurance Commissioners, Montpelier.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
New England	Rutland	1881	$125,000	$152,042	$34,289	$117,753

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Union Mutual	Montpelier	1875	$ 5,431	$.....	$ 5,431	$ 392,060
Vermont Mutual	"	1828	55,229	1,675	53,554	2,878,061

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
National	Montpelier	1850	Mutual	$9,886,852	$8,752,760	$1,134,092
Vermont	Burlington	1869	$100,000	431,747	322,316	109,432

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VERMONT.—CONTINUED.

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, New York.
American, Philadelphia.
Caledonian, Edinburgh.
City of London, London.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Dorchester, Boston.
Fire Association, Philadelphia.
First National, Worcester, Mass.
Franklin, Philadelphia.
German-American, New York.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Ins. Co. State of Pa., Philadelphia.
Lancashire, Manchester.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Massachusetts, Boston.
Merchants', Providence.
National, Hartford.
New Hampshire, Manchester.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pennsylvania, Philadelphia.
People's, Manchester.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington.
Queen, New York.
Quincy, Quincy, Mass.
Royal, Liverpool.
Springfield, Springfield, Mass.
Sun, London.
Westchester, New York.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut, Hartford.
Connecticut General, Hartford.
Equitable, New York.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Massachusetts, Springfield.
Mutual, New York.
Mutual Benefit, Newark.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Standard, Detroit.
State, Worcester, Mass.
Travelers', Hartford.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee
New York Plate Glass, New York.

VIRGINIA.

MORTON MARYE, Auditor, Richmond.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Alexandria	Alexandria	1871	$ 53,838	65,833	$ 17,559	$ 48,274
Central Fire	Parkersburg	1890	100,000	.....	.....	.....
Mt. Vernon	Alexandria	1888	50,000	56,615	5,468	51,147
German-American	Richmond	1892	25,000	25,000	.....	.....
Petersburgh	Petersburgh	1860	200,000	795,956	495,862	300,094
Pequannock	Staunton	1893	100,000	112,243	8,639	104,604
Portsmouth	Portsmouth	1852	31,275	91,998	23,541	68,457
Virginia	Richmond	1832	250,000	698,449	331,516	366,933
Virginia State	"	1865	200,000	427,895	170,159	257,736

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Life Ins. Co. of Virginia	Richmond	1871	$100,000	$920,766	$760,232	$160,534

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
British America, Toronto.
Citizens', New York.
Commercial Union, London.
Fire Association, Philadelphia.
Firemen's, Baltimore.
Germania, New York.
Glens Falls, Glens Falls.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lion, London.
London, London.
London and Lancashire Liverpool.
Mutual, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Rochester German, Rochester, N. Y.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Sun, London.
Western, Toronto.
Worcester, New York.
Williamsburgh City, New York.

LIFE COMPANIES.

Berkshire, Pittsfield, Mass.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, Brooklyn.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual Benefit, Newark.
Mutual, New York.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Provident Life and Trust, Philadelphia.
Provident Savings, New York.
State, Worcester, Mass.
Union Central, Cincinnati.
Union, Portland.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
Employers' Liability, London.
Standard, Detroit.

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WASHINGTON.

JAMES H. PRICE, Insurance Commissioner, Olympia.

Companies Authorized to do Business:

FIRE COMPANIES.

American, Philadelphia.
British and Foreign, London.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Fireman's Fund, San Francisco.
German-American, New York.
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hamburg-Magdeburg, Hamburg.
Hartford, Hartford.
Home, San Francisco.
Home, New York.
Imperial, London.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Merchants', Newark.
Newark, Newark.
New Zealand, Auckland.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, Eng.
Phenix, Brooklyn.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Royal, Liverpool.
Sun, London.
Scottish Union and Nat'l, Edinburgh.
Sea, London.
Thames and Mersey, Liverpool.
Traders', Chicago.
Union, San Francisco.

LIFE COMPANIES.

Ætna, Hartford.
Bankers', Des Moines.
Connecticut, Hartford.
Equitable, New York.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Mutual Reserve Fund, New York.
Massachusetts, Springfield.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES

Employers' Liability, London.
Fidelity and Casualty, New York.
New York Plate Glass, New York
Standard, Detroit.
Travelers', Hartford.

WEST VIRGINIA.

ISAAC V. JOHNSON, Auditor, Charleston.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fire and Marine	Wheeling	1875	$100,000	$119,515	$13,351	$106,164
Franklin	"	1862	10,000	.....	.....	.....
German	"	1867	100,000	221,053	68,477	152,576
Jefferson	"	1883	10,000	.....	.....	.....
Peabody	"	1869	100,000	151,782	24,613	127,169
Standard	Wheeling	1884	10,000	.....	.....	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Newark.
American, Philadelphia.
British America, Toronto.
Caldedonian, Edinburgh.
Citizen's, New York.
Commercial Union, London.
Continental, New York.
Fire Association, Philadelphia.
Franklin, Philadelphia.
German-American, Philadelphia
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester, Eng.
London, London.
London and Lancashire, Liverpool.
Liverpool and London and Globe, Liverpool.
Manchester, England.
New Hampshire, Manchester.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng.
Ohio Farmers, LeRoy.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reading, Reading, Pa.
Royal, Liverpool.
Security, New Haven.
St. Paul, St. Paul.
Sun, London.
Union, London.
Virginia F. & M., Richmond.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan Mutual, Detroit.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Provident, Philadelphia.
Provident Savings, New York
State, Worcester, Mass.
Union, Portland, Me.
Union Central, Cincinnati.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES

American Surety, New York.
Fidelity and Casualty, New York.
Employers' Liability, London.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
London Guarantee.
Standard, Detroit.
Travelers', Hartford.

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WISCONSIN.

WM. A. FRICKE, Insurance Commissioner, Madison.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Concordia	Milwaukee	1870	$200,000	$ 754,337	$428,315	$ 326,022
Milwaukee Mechanics'	"	1852	200,000	2,220,432	868,623	1,351,809
Northwestern National	"	1869	600,000	1,956,852	852,170	1,104,682

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Northwestern Mutual	Milwaukee	1858	Mutual	$64,071,183	$52,712,726	$11,358,457

ACCIDENT COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Oshkosh	....	Mutual	$4,261	$951	$3,310
Nat'l Benefit & Casualty	Milwaukee	1894	200,000	200,000	....	200,000

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Allemania, Pittsburgh.
American, Boston.
American, Newark.
American, Philadelphia.
American, New York.
American Central, St. Louis.
Buffalo German, Buffalo.
British America, Toronto.
Broadway, New York.
Caledonian, Edinburgh.
Central Manuf'rs Mutual, Van Wert, O.
Citizens', New York.
Citizens', Pittsburgh.
City of London, London.
Commerce, New York.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Dwelling House, Boston.
Eagle, New York.
Empire State, Rochester.
Equitable, Providence.
Farmers', York, Pa.
Fire Association, Philadelphia.
Fire Ins. Co. County of Pa., Philadel'a.
Fireman's Fund, San Francisco.
Firemen's, Dayton, O.
Firemen's, Newark.
Franklin, Philadelphia.
Franklin, Columbus, O.
Farragut, New York.
German, Freeport, Ill.
German, Peoria, Ill.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, England.
Mannheim, Mannheim, Ger.
M'f'rs' & Merch'ts' Mut., Rockford, Ill.
Minnesota Fire Ass'n, Minneapolis.
Millers' and Manuf'rs', Minneapolis.
Millers' National, Chicago.
Merchants', Newark.
Merchants', Providence.
Mercantile, Boston.
Michigan, Detroit.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
Niagara, New York.
North American, Boston.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, Eng.
Ohio Farmers', LeRoy.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Protection Mutual, Chicago.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reliance, Philadelphia.
Rochester German, Rochester.
Rockford, Rockford, Ill.
Royal, Liverpool.
Rutgers, New York.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Standard, New York.
Sun, San Francisco.
Sun, New Orleans.
Sun, London.
Syndicate, Minneapolis.
Teutonia, Philadelphia.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
Union, San Francisco
Union London.
United Firemen's Philadelphia.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Provident, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford
Union, Portland, Me.
Union Central, Cincinnati.
United States, New York
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler Hartford.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.

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FOREIGN COMPANIES.

U. S. Statements.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Atlas.....London	1808	1890	$ 891,727	$ 491,720	$ 400,008
J. M. Neuberger; U. S. Manager, Chicago, Ill.; Frank Lock, Mgr. Eastern Dept., N. Y. City.					
British America.....Toronto, Can.	1833	1874	1,180,219	585,853	594,366
Caledonian.....Edinburgh, Scot.	1810	1890	2,015,904	1,105,757	910,147
Chas. H. Post, U. S. Mgr, New York.					
Commercial Union.....London, Eng.	1861	1872	3,506,031	2,367,128	1,138,903
Charles Sewell, Mgr. U. S., New York; H. C. Eddy, West'n Mgr., Chicago.					
Hamburg-Bremen.....Hamburg, Ger.	1854	1872	1,422,724	901,634	521,090
F. O. Affeld, Mgr. U. S.; Wilkowsky & Affeld, West'n Mgrs., Chicago.					
Imperial.....London, Eng.	1803	1867	1,900,221	973,396	926,825
Courtney & McCay, Eastern Mgrs., N. Y; Dan'l C. Osman, Western Mgr., Chicago.					
Lancashire.....Manchester	1852	1872	2,307,856	1,537,814	770,041
E. Litchfield, U. S. Mgr., N. Y.; C. B. Gilbert, West'n Mgr., Chicago.					
Lion.....London, Eng.	1880	1880	874,457	442,707	431,751
M. Bennett, Jr., U. S. Mgr., Hartford, Conn.					
Liverpool & London & Globe, Liverpool, Eng.	1848	1860	8,670,434	5,356,317	3,314,117
H. W. Eaton, U. S. Manager, N. Y.; W. S. Warren, West'n Secretary, Chicago.					
London.....London, Eng.	1872	1872	2,373,649	1,074,522	1,299,127
C. L. Case, U. S. Manager, N. Y.; .....West'n Mgr., Chicago.					
London & Lancashire.....Liverpool, Eng.	1861	1879	2,691,570	1,711,546	980,024
Jeffrey Beavan, U. S. Mgr., N. Y.; J. S. Belden, West'n Mgr., Chicago.					
Manchester.....Manchester, Eng.	1824	1890	2,180,629	1,660,529	520,100
W. W. Dudley, U. S. Mgr., Chicago.					
North British & Mercantile...London, Eng.	1809	1866	3,833,132	2,256,030	1,577,102
Henry E. Bowers, Mgr. U. S.; W. J. Littlejohn, West'n Mgr.					
North German.....Hamburg, Ger.	....	1894	455,972	214,915	241,057
A. Loch & Son, U. S. Manager, Chicago.					
Northern.....London, Eng.	1836	1876	2,012,119	1,227,170	784,949
Geo. W. Babb, Jr., U. S. Mgr., N. Y.					
Norwich Union.....Norwich, Eng.	1797	1879	2,170,234	1,420,493	749,741
J. Montgomery Hare, U. S. Manager, N. Y.					
Palatine.....Manchester, Eng.	....	1893	2,836,236	2,267,916	568,320
William Wood, Manager New York; Geo. M. Fisher, Manager Chicago.					
Phœnix.....London, Eng.	1782	1879	2,655,915	1,947,753	708,162
A. D. Irving, U. S. Manager, N. Y.; M. F. Driscoll, West'n Mgr., Chicago.					
Prussian National.....Stettin, Ger.	1845	1891	786,413	441,397	345,015
T. W. Letton, U. S. Mgr., Chicago.					
Royal.....Liverpool, Eng.	1845	1851	7,454,943	5,253,699	2,201,244
E. F. Beddall, Res. Mgr., N. Y.; Law Bros., Mgrs. Western States, Case & Co., Mgrs. Cook Co., Chicago.					
Scottish Union & National, Edinburgh, Scot.	1824	1880	3,323,522	1,451,024	1,872,497
M. Bennett, Jr., U. S. Mgr., Hartford.					
Sun Insurance Office.....London, Eng.	1810	1880	2,479,447	1,652,954	826,493
J. J. Guile, U. S. Mgr., N. Y.					
Transatlantic.....Hamburg, Ger.	1871	1877	704,137	389,995	345,142
Adolph Loeb, U. S. Manager, Chicago.					
Union Assurance Society....London, Eng.	1714	1891	1,173,042	650,366	522,676
Hall & Henshaw, U. S. Managers, New York.					
Western Assurance.....Toronto, Can.	1851	1872	1,651,129	929,361	721,768

MARINE COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders
British & Foreign.....Liverpool Eng.	1863	1881	$1,057,913	$433,930	$548,270
Louis A. Wright, U. S. Mgr., N. Y.					
General Marine.....Dresden, Saxony	....	1890	200,199	3,016	197,183
J. Bertschman, U. S. Mgr., N. Y.					
Mannheim.....Mannheim, Ger.	1879	1987	424,477	58,600	368,877
Hugo Menzel, U. S. Mgr., N. Y.					

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FOREIGN COMPANIES.—MARINE CONTINUED.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Marine.....London, Eng. Percy Chubb, U. S. Mgr., N. Y.	1884	1887	$460,552	$137,503	$323,049
Reliance.....Liverpool, Eng.	....	1890	362,677	30,519	332,158
Sea.....Liverpool, Eng. Percy Chubb, U. S. Mgr., N. Y.	1875	1888	321,957	118,317	203,640
Standard.....Liverpool, Eng. J. D. Barnett, U. S. Mgr.	....	1880	228,785	33,133	195,652
Thames & Mersey.....Liverpool, Eng. A. J. MacDonald, U. S. Mgr.	....	1876	575,803	88,014	487,189
The Indemnity.....London, Eng. Henry Wreaks, U. S. Branch.	1824	1880	225,084	18,880	206,204
Union.....Liverpool, Eng. Jones & Whitlock, U. S. Mgrs., N. Y.	1863	1881	490,018	130,392	359,626
Universal.....London, Eng. James Lawson, U. S. Mgr., N. Y.	1860	1880	288,414	82,024	206,390

LIFE COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Canada Life.....Hamilton, Canada.	1847	1880	$15,578,983	$12,357,519	$3,221,464
Nederland.....Amsterdam, Hol.	1858	1893	371,918	78,247	293,671

ACCIDENT AND FIDELITY COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Employers' Liability.....London, Eng. Endicott & Macomber, U. S. Mgrs., Boston, Mass.	1880	1886	$1,015,904	$598,114	$417,790
London Guarantee and Acc't Co., London. A. W. Masters, U. S. Manager, Chicago.	1869	1892	518,141	263,656	254,485

Additional Foreign Companies Doing Business on the Pacific Coast, But Not Making U. S. Statements.—Good and Responsible Companies.

FIRE AND FIRE AND MARINE COMPANIES.

Aachen and Munich.....Germany.
Alliance.....London, Eng.
Economic.....London, Eng.
General Life and Fire.....London, Eng.
Hamburg-Magdeburg.....Hamburg, Ger.
Helvetia Swiss.....St. Gall, Switz.
Magdeburg.....Magdeburg, Ger.
New Zealand Fire and Marine....Auckland, N. Z
Scanic.....Malmo, Sweden
South British.....Auckland, N. Z.
Straits.....Singapore, India.
Svea.....Gothenburg, Sweden.

MARINE COMPANIES.

Australian General.....Sidney, Aus.
Baloise.....Basle, Switz.
Canton.....Hong Kong, China.
China Traders'.....Hong Kong, China.
Federal.....Zurich, Switz.
Fonciere.....Paris, France.
Forth China.....Shanghai, China.
Frances-Hungarian.....Buda-Pesth, Hungary.
International.....Liverpool, Eng.
Indemnity.....London, Eng.
Magdeburg General.....Magdeburg, Ger.
Man On.....Hong Kong, China.
Maritime.....Liverpool, Eng.
National.....London, Eng.
On Tai.....Hong Kong, China.
Reliance.....Liverpool, Eng.
Switzerland.....Zurich, Switz.
Trans-Atlantic.....Berlin, Ger.
Union Insurance Society.....Hong Kong, China.
Yangtsze.....Shanghai China.

THE BERKSHIRE LIFE INS. CO. PITTSFIELD, MASS.
INCORPORATED 1851.

WM. R. PLUNKETT, President. JAS. M. BARKER, Vice-President.
JAS. W. HULL, Secretary and Treasurer. W. H. DYER, Superintendent of Agencies.

All policies now issued by the BERKSHIRE give to the insured all the advantages of the perfected *Non-forfeiture Law of Massachusetts*, under which each policy practically combines the protection of Life Insurance with the accumulative feature of a Savings Bank deposit.

The strong, financial condition of the Company, its solid surplus, its large dividends to policy-holders, its liberal policies, its promptness in paying all legitimate claims, and its excellent reputation, make the BERKSHIRE a most desirable Company for both policy-holder and agent.

W. D. WYMAN, Manager for Illinois, 100 Washington St., CHICAGO.

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GIRARD

Fire Insurance Company,

OF PHILADELPHIA, PA.

This old and well known institution has justly acquired a national reputation for fair and honorable dealing.

WM. E. ROLLO & SON,

MANAGERS,

Western Department, 210 La Salle Street,

CHICAGO, ILL.

GERMANIA

INSURANCE COMPANY

31 Camp St., New Orleans, La.

J. HASSINGER, PRESIDENT.

OTTO T. MAIER, SEC'Y AND MANAGER.

ESTABLISHED IN 1866.

The Germania is managed on the lines of Fair and Equitable Adjustment and Prompt Payment of losses. Applications for insurance on Elevators and Grain and any other good business at Tariff Rates may be submitted to

DAVIS & REQUA,

GENERAL AGENTS,

199 LA SALLE ST. - CHICAGO, ILL.

FORTY-EIGHTH ANNUAL STATEMENT

OF THE

Penn Mutual Life

Insurance Co. of Philadelphia.

Net Assets, Jan. 1, 1895, less depreciation.. $23,779,512.38

RECEIPTS DURING THE YEAR.

For Premiums and Annuities	$5,371,134.76	
For Interest, etc	1,369,178.18	$6,740,312.94
		$30,519,825.32

DISBURSEMENTS.

Claims by Death	$1,586,694 70	
Matured Endowment, Annuities, etc	222,741.95	
Surrendered Policies	630,685 09	
Premium Abatements	744 441.26	
Total Paid Policy-holders	**$3,184,563.00**	
Added to Reserve.	**$1,977,907.00**	
Taxes Paid in Penna	$92,792.03	
Taxes in other States	79,814.04	
Salaries, Medical Fees, Office and Legal Expenses	197,872.88	
Commissions to Agents and Rents	537,175.16	
Agency and Other Expenses	79,539.98	
Advertising, Printing and Supplies	28,347 28	
Office Furniture, Maintenance of Building, etc	25,291.25	$4,225,595.62
Net Assets, Jan. 1, 1896		**$26,294,429.70**

ASSETS.

City Loans, Railroad and Water Bonds, Bank and other Stocks	$7,721,867 04
Mortgages and Ground Rents (1st Liens)	11,228,358 67
Premium Notes, secured by Policies, etc	893,155.18
Loans on Collateral, Policy Loans, etc	4,571,447 96
Home Office and Real Estate Bought to secure Loans	1,676,282.61
Cash in Banks, Trust Companies and on hand	203,318.19
Net Ledger Assets	**$26,294,429.70**
Net Deferred and Unreported Premiums	629,757 86
Interest Due and Accrued	440,895 64
Gross Assets, January 1, 1896	**$27,365,083.50**

LIABILITIES.

Death Claims reported but awaiting proof	$133,710.00	
Reserve at 4 per cent to Reinsure Risks	23,716,121.00	
Surplus on Unreported Policies, etc	72,951.97	
Surplus, 4 per cent basis	3,442,300 53	27,365,083.50

New Business of the Year: 8,961 Policies for $22,975,884.00

Insurance Outstanding December 31, 1895.

51,744 Policies for $130,146,317 00

EDWARD M. NEEDLES, President.
HARRY F. WEST, Vice-President.
HENRY C. BROWN, Secretary and Treasurer.
JESSE J. BARKER, Actuary.

CALVIN S. SMITH, General Agent.

307 Tacoma Building, CHICAGO.

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XI. MARCH, 1896 No. 6.

GHTED

ENTERED AT CHICAGO POST-OFFICE AS SECOND-CLASS MATTER.

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THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

RICHARD A. McCURDY, PRESIDENT

ROBERT A. GRANNIS, Vice-Pres.
WALTER R. GILLETTE, Gen. Mgr.
ISAAC F. LLOYD, 2d Vice-Pres.
FREDERIC CROMWELL, Treas.
EMORY McCLINTOCK, Actuary.

Statement for the Year Ending December 31st, 1895.

Assets	$221,213,721.33
Liabilities	194,347,157.58
Surplus	26,866,563.73
Total Income	48,597,430.51
Total paid policy-holders in 1895	23,126,728.45
Insurance and Annuities in force	899,074,453.78
Net Gain in 1895	61,647,645.36

NOTE.—Insurance merely *written* is discarded from this statement as wholly misleading, and only insurance actually issued and paid for in cash is included.

Paid to Policy-holders since Organization **$411,567,625.79**

C. H. FERGUSON & SON, GENERAL AGENTS,

206 Tacoma Building, - - CHICAGO, ILL.

Liverpool and London and Globe Insurance Co.

(CHICAGO BRANCH)

205 La Salle Street,

CHICAGO, ILL.

Assets January 1, 1896	**$8,670,434.06**
Liabilities	**5,356,316.50**
Surplus	**3,314,117.56**

WILLIAM S. WARREN,
Resident Secretary.

EZRA J. WARNER,
L. Z. LEITER,
HENRY W. KING,
} **Directors.**

GEORGE H. MOORE,
JOHN V. THOMAS,
} **Assistant Secretaries.**

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BLACK AND WHITE.

A Monthly Magazine of Facts for Insurance Policy Investors.

KELLOGG & SON, PONTIAC BUILDING, COR. DEARBORN AND HARRISON STREETS.

VOL. XI, No. 6. CHICAGO, MARCH 15, 1896. $2.00 PER YEAR.

Insurance has found and actually admitted one thing to the credit of Insurance Superintendent Pierce, of New York. If Mr. Pierce is not now happy it is hard to tell what could make him so.

THE Home Fire Insurance Company, not satisfied with all the harm done in California, has now withdrawn from the Northwestern Association of Fire Underwriters of Portland, Oregon. Of course the usual plea is put in that it is afraid of the others giving rebates, cutting rates and raising Cain generally.

ALL pleas of error in the case of H. H. Holmes, the convicted murderer, have been overruled and the sentence will be executed on the 7th of May. If ever a man deserved hanging Holmes does, and it is certainly a good thing that the upper courts have not seen fit to interfere on some small technicality.

THEY are stirring up the Lloyds in New York in great shape. Indictments are being found against a lot of people who have dealt in bogus Lloyd charters. One Lloyds, the Knickerbocker, sick and tired of the racket has already announced that it will become a stock company. All that can should follow this lead and the rest of them quit. Their days are numbered.

IT HAS always been said that one should not kick a fellow when he is down, but in the case of Dunlop, of the Chicago *Dispatch*, the rule perhaps should be emphasized by the exception and Dunlop ought to "have the boot" every time, down or up. It is to be hoped that the Supreme Court will speedily send him over the road for the two years he has been sentenced.

"HARK from the tombs the words of Smith." That's not a quotation from anywhere in particular. But it is true. The brownie-bunco "Lloyds" have been bowling along to suit themselves in New York City and State, since a law was passed on October 1st, 1892, to prevent them from even existing. Now, one of the slightly numerous Smith family (S. M. Smith, who is detained in the Tombs in N. Y., on a charge of forgery which he says is a charge that is forged) has undertaken to put the district attorney of New York county on the track of the inside doings of some of them "individual underwriters." We read this in the New York daily papers, though what connection there can be between a charge of forgery (even a suppositious one) and the "Lloyds" we are not prepared now to say. Just wait till S. M. Smith says some more. (See elsewhere Smith has said something.)

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OUR thanks are due, and they should be paid, to the *Investigator* for its Fire Chart, the *Insurance World* for the same and "Insurance in Pennsylvania" and the *Standard* for still another. They are all excellent publications and no one can make a mistake in buying them and lots of them.

BILLS have been introduced in the Massachusetts Legislature requiring industrial companies to give more data as to the child life insurance done by them. The cranks in Bay State are many and must ride any hobby they see, even if the hobby is as dead as a stone wall. They do not know any difference between a live hobby and a dead one.

THE natural premium companies have applied for an injunction restraining the Superintendent of Insurance of Missouri from collecting a tax of two per cent on their premiums under a recent act of the Legislature of that State. These companies claim that the act does not apply to them, as they do not do business on the plan which the Legislature had in view when the tax was levied.

SPRINKLERS do not always sprinkle, we are sorry to say. A large grain elevator in Minneapolis is one of the latest exceptions. It was thought when the insurance was placed that under no contingency could there be a total loss but, all the same, fire did burn the elevator down and now there are a lot of people who want to know why such a thing could happen. One man thinks it was the valves which did not work and another that the water all ran out on account of broken pipes, but, whatever the cause, there was a heavy loss and the underwriters on the risk are anything but happy.

THE GLENS FALLS INSURANCE COMPANY.

The Glens Falls appears to be an exception to all rules in that it makes money bad years as well as good and is always increasing its reserves and surplus. It does not take all kinds of risks, but those it does take may be sure of good treatment and quick payment in case of loss. Its reputation is first class in every respect, and it is one of best advertised companies in this part of the world. The cash assets of the Glens Falls, on the 1st of January, 1896, amounted to nearly two and three quarters millions of money, and the net surplus over stock was over one and a half millions. J. L. Whitlock, the western manager, is really responsible for some of this money.

A DISPATCH from San Francisco to the *Times-Herald* says that fire underwriters have settled to the conviction that the home offices of the companies must now settle the matter of a compact on the Pacific coast. It has gone beyond the reach of the managers here. Apparently practically all of the companies are ready to sign, with the exception of the Hartford and the Home, of New York. They disagree on the nonintercourse clause. The Hartford is said to be willing to waive its contention for uniform commissions if the Home will accept nonintercourse. The outlook is not a pleasant one. Rate slashing continues, abated only by lack of material. In Los Angeles fire traps are being written at 30 cents for three years, and policies are being issued six months ahead or to take effect on completion of new buildings in process or in contemplation. Is it possible that this can be true? Has not the rate war lasted already too long out there? Is there any fun in this sort of thing?

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THE Ellsworth Building on Dearborn street, just opposite our office, went triumphantly through the ordeal of burning out one room without hurting any other except to smoke the upper stories. This is proof positive that it is as near fire-proof as a building can be made.

THE Germania Fire Insurance Company, of New Orleans has made a good start for 1896, and we are confident that it will earn its two semi-dividends, as it has done in former years. Major Otto Maier, the able secretary and his assistant Mr. Edward J. Heintz, are faithful and experienced officers, who are devoted to the interest of the Germania and enjoy the esteem of the company's stockholders and its patrons. We hope the Germania will have a prosperous year in 1896.—*The Insurance Agent.*

In Chicago and the Northwest the Germania is doing a good business under the management of Davis and Requa. It is a sound company paying promptly and giving good indemnity.

THE recent death of Ex-Governor Robinson of Massachusetts recalls one of his later acts as a lawyer which threw a black veil over his legal reputation. It has been said that it is a lawyer's duty to clear his client if possible, even if fully satisfied of his guilt. That might occasionally be excused, perhaps, in individual cases where the charge is not a serious one or manifestly against good morals, but in this instance we always feel that Governor Robinson made a serious blunder and undid a brilliant lifetime by defending the rascally endowment order swindlers in Massachusetts when Commissioner Merrill was fighting for their extermination witn all his power. He succeeded, too. These concerns were little, if any, less than organized robbery, and found their dupes among the very class of persons who could least stand the inroads. To Major Merrill is due the credit, in a very large measure, of killing the dragon brood. But it is against the good name of Ex-Governor Robinson that he tried to prevent the success of Major Merrill by advocating, with all the power he possessed, as bold and defiant a set of rascals as the commonwealth of Massachusetts—or any other—ever fostered.

THE United Brethren Mutual Aid Society, after twenty years of trial—good honest trial, too—had to succumb to the inevitable and go into the hands of a receiver. It was a foregone conclusion some years ago, but still it lingered because of the church which was back of it, but then nothing can save an association of that kind which does not reserve a sufficient lot of money to steady it and prepare for certain contingencies which are bound to come.

THE TRAVELERS' PREFERRED ACCIDENT ASSOCIATION.

The Travelers' Preferred has a new president, H. E. Brown, who has been with the company a long term of years as vice-president and director. The old president, E. W. Lowell, still remains with the company as a director. The company is now beginning the eleventh year of active business—that of last year being satisfactory. The Travelers' Preferred increased its membership about one thousand in 1895, which certainly was quite a success.

The company wants good general, special and local agents who can produce business. They should write to W. A. Lowell, secretary, 605-606 Chamber of Commerce building, Chicago.

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THE cathode ray has come to stay, but perhaps it may prove too good a thing. Life insurance ought to be benefitted if it can only be turned on applicants and the fire managers should see what can be done with it to discover the immoral hazard, but it has been suggested that it should be kept out of private life or else the divorce courts, already overburdened, will be fairly swamped. Let every voter demand of the legislative candidates in his district a pledge to support the passage of a bill which will prohibit the use of the Roentgen light except by trained experts in medical and surgical cases. "No cathode rays in our homes" should be the shibboleth of all Americans.

A NEW YORK architect, John R. Thomas, is opposed to the passage of a law to limit the height of buildings. Instead of such a law he answers the question as to what is to be done about them in this way:

"Make sure, by the administration of the building department, that tall buildings are, as I have said, competently designed and faithfully built. For the rest the altitude of buildings will take care of itself. It is provided by nature, according to Goethe, that the trees shall not grow into the sky. In the same way it is provided that New York shall not be covered with tall buildings. An owner will not erect a building of which the lower stories are not habitable and therefore not rentable, and he cannot render the premises of his neighbor unrentable by reason of darkness, without injuring his own. Neither can he, without arranging with his neighbors, secure the light and air needed to make the upper stories of his building habitable. Two tall buildings that adjoin must, in the interests of the owner of each, have counterparting courts, as is just being illustrated in a striking manner at the bottom of Broadway—in the Field Building and its new neighbor. It does not seem that this chamber would be justified in striking a blow at the prosperity of this city out of an apprehension of dangers that are theoretical and remote and that may fairly be called chimerical."

IT IS often remarked that the world would be the better without insurance. The same remark, with equal truth, might be made of most other callings. The world would be better off, for instance, if it could dispense with lawyers, doctors, undertakers, politicians, or even statesmen, with or without a job. If we knew how, or knowing how, would take care of our health, we would have no use for doctors, and the doctors, failing to get a chance at us, it would follow as a necessary corollary, that the undertaker would have to wear his own ready-made wooden overcoat or go naked. Were our morals perfect, we might dispense with preachers, policemen and penitentiaries, and with a proper regard for the safety of our property we might for the most part pass peacefully along the road of life without being held up by lawyers or insurance agents. In fact, were we all wise and good, our wants would be so simple that the law of conservation might be depended upon to supply them by causing the wool to grow on our backs in lieu of clothes, developing graminiverous incisors and grinders so we could nibble grass, and a secondary stomach with which to take our *o tium cum dig.* by chewing our cuds. In fine we should become a very sheepish lot, needing neither clothes, laws nor luxuries. But this is not the destiny of the human race.—*The Oriflamme.*

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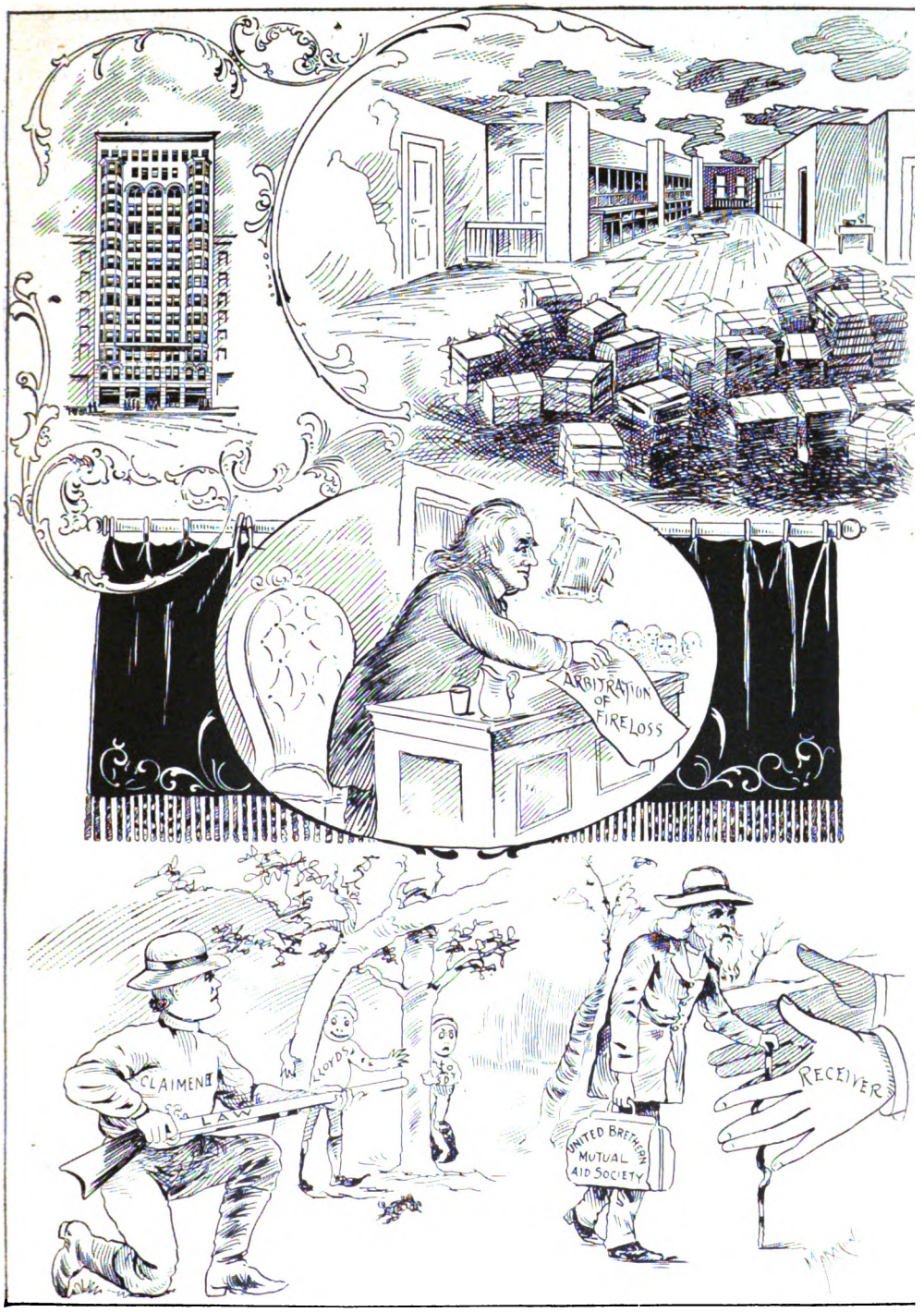

THE ELLSWORTH BUILDING IN CHICAGO.—VIEW OF THE ONE ROOM BURNT OUT.—JUDGE SAY ADJUSTMENT SHOULD FAIL BEFORE ARBITRATION BE TRIED.—LOOKING FOR LLOYDS SUBSCRIBERS.—THE UNITED BRETHERN FAILS.

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INSURED WAS ASPHYXIATED IN AN OMAHA HOTEL — DECISION IN FAVOR OF BENEFICIARY.

A DECISION has been handed down by the court of appeals of the State of New York in the case of Mary Menneiley against the Employers' Liability Assurance company, giving the plaintiff a judgment against the company for the amount of an insurance policy of $5,000, besides costs.

The husband of the plaintiff was a traveling salesman, well known in Rochester, where he had lived for a number of years; and he represented a Rochester house on the road. He died in an Omaha hotel from the effects of inhaling illuminating gas, which escaped from a burner in his room while he was asleep. The company refused to pay the insurance on the ground that there was a clause in the policy which released it from liability in case death was caused "from anything accidentally administered or inhaled, contact of poisonous substance, inhaling gas, or any surgical operation or exhaustion consequent thereon."

On the trial of the case judgment was rendered for the defendant in the circuit court, and this judgment was sustained by the general term. The court of appeals, however, reverses it, and Justice Martin says:

"The respondent, however, urges that upon the facts admitted, the general term properly held that the provision with reference to 'anything accidentally taken, administered or inhaled,' exempted the company from any liability whatever under its policy. That provision in the policy clearly implies voluntary action on the part of the insured or some other person. The insured must take or inhale or another must administer. The manifest purpose of the provision is to exempt the insurer from liability where the insured has voluntarily and consciously, but accidentally, taken or inhaled, or something has been voluntarily administered which was injurious or destructive of life. We think that the particular accidents intended to be excepted by that provision are the accidental taking or inhaling into the system of some injurious or destructive agency under the mistaken belief that it was beneficial, or, at least, harmless. That is made more apparent by that portion of the provision which relates to something 'administered,' as it cannot be reasonably construed as referring to a thing involuntarily and unconsciously administered. Indeed, it is quite difficult to understand how a thing could be involuntarily and unconsciously administered.

"Coupled together as these provisions are the same rule of construction must be applied to that portion which relates to something accidentally inhaled as applies to the portion which relates to a substance accidentally taken or accidentally administered. All the cases thus provided for plainly involve voluntary and conscious action on the part of the insured or some other person. The leading and controling idea in this provision is the performance of a voluntary act which accidentally causes the death or injury of the insured. That a proper construction of the policy requires us to hold that it applies only to cases where something has been voluntarily and intentionally, although mistakenly taken, administered or inhaled, there can, we think, be but little doubt. As thus construed, this provision manifestly did not exempt the defendant from liability in this case, as it was admitted that the death of the insured was occasioned by accidental means, and was caused by involuntarily and accidentally breathing illuminating gas which had escaped into

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the room where he was sleeping at the time of his death. The argument that the provision as to inhaling gas has been given the same effect as is now given to the other and more general one, and that such could not have been their purpose, has little force. The inhaling of gas having been specially provided for when taken for surgical and like purposes, it is only when it is inhaled for some other purpose, or under other circumstance, that the general provision applies. The special provision applies when gas is inhaled for surgical and like purposes; the general provision applies when it is inhaled for other purposes. When we apply to the construction of this policy the principles stated in the opinion in the Paul case, it is obvious that the construction that we have placed upon the policy is the proper and correct one.

"The only remaining question relates to the provision which declares that the policy 'does not insure against death or disablement * * * from accidents that shall bear no external and visible marks.' It is somewhat difficult to understand percisely what was intended by this clause of the policy. We are, however, of the opinion that the language employed, when fairly construed, indicates that its purpose was to provide that a case of death or injury should not be regarded as within the policy, unless there was some external or visible evidence which indicated that it was accidental. In other words, that only such injury as could be shown by external and visible evidence to have been accidental should be regarded as within the policy. In this case it is admitted that the decedent's death was occasioned by his involuntarily and accidentally breathing illuminating gas, which had accidentally escaped into his room; that there were no visible marks of the accident upon the body of the deceased, but when artificial respiration was produced illuminating gas emanated therefrom to the perception of the person producing such artificial respiration, that upon entering the room it was perceived to be full of gas, and that gas was then escaping therein, and that an inspection of the body showed life to be extinct.

"We think this admission furnishes sufficient evidence of an external and visible character that the death of the decedent was accidental to exclude it from this exception in the policy, and hence that it was one of the accidents against which the defendant intended to insure. The respondent discusses this question upon the theory that this clause in the policy should be construed as though it read 'from accident where there shall be no external and visible marks upon the body of the deceased.' A fair construction of the language does not, we think, justify the conclusion that such was its intent and purpose; but that the more reasonable construction is that which has already been suggested."

VALUED POLICY LAW.

MR. MOORE, the president of the Continental Fire of New York, is one of the most active of men. He finds time to do a great deal for fire underwriting wherever he may get an opportunity. His latest is a protest against the valued policy bill introduced in the Maryland Legislature. He says:

"It is unnecessary to suggest what will be the effect of such legislation. It simply means a multitude of honest policy-holders are to be taxed in higher rates in order that a few dishonest policy-holders may recover more than they have lost by fire. An increase in the rates of insurance will surely follow the enactment of such a law, because

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such increase will be made necessary not only by the inevitable increase in losses, but also by the inevitable increase of expense.

"When is taken into account the fact the expense now incurred in the case of a single risk on which a loss occurs will be a feature of all risks accepted, it means 199 honest men must pay for unnecessary labor in order that one dishonest man may be prevented from securing more than he is entitled to. The expense of a builder's estimate, which would be only a small percentage of the premium of a large property-owner, will be a very large percentage in the case of a small policy-holder. The result will be, in many cases, the expense of builder's estimates on small risks will actually be double the premium. The full effect of the law will thus be felt by poor men."

What Mr. Moore says is, in every word, true, and valued policy laws have simply been measures to rob the honest people and enrich the scamps.

THE BLANCHARD LAW.

THE Blanchard bill passed the lower house of the Iowa Legislature on the 17th inst. The bill is aimed at the fire companies and would never have been passed if legislators could only be made to see that all such legislation injures the credit of the State, hurts property owners and is a boomerang which, if not rescinded, is an absolute injury to every interest. The main feature of the bill is contained in the first section which reads as follows:

"Any combination or agreement made or entered into by or between two or more fire insurance companies transacting business within the State or between the officers, agents or employés of any such companies, relating to the rates to be charged for insurance, the amount of commissions to be allowed agents for procuring insurance, or the manner of transacting the business of fire insurance within the State, is hereby declared to be unlawful, and any such company, officer or agent violating this provision shall be guilty of a misdemeanor, and on conviction shall pay a penalty of not less than $100 nor more than $500 for each offense, to be recovered for the use of the permanent school fund in the name of the State."

The other sections define the duties of the auditors and the details as to punishment. There can be no doubt but that in order to carry on the business of fire insurance properly there must be combined action or else the very people who should be protected—the honest merchants and property owners—suffer because of improper rates and a business done at random.

THE PHŒNIX MUTUAL LIFE INSURANCE COMPANY.

The growth of this old company, which now makes its forty-fifth annual statement is sure and makes every one glad because of the entanglements which at one time annoyed its well-wishers. But that now is ancient history and should not be alluded to but to emphasize its record. With gross assets of $10,455,538 and a surplus on a four per cent basis of $578,557 the old Phœnix is offering contracts which its officers know can be carried out to the letter and which are extremely favorable to the insured. The growth of the insurance in force for the last three years shows that over three and a half millions is added each twelve months—a most excellent showing. All honor to the able management which has accomplished such results.

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LAMENTATIONS OF A LUNATIC.—VIII.

HERE, March 1st, 1896.

BLACK AND WHITE:

Them fellers in New York has at last got their kicken bill through, and ef they hev long enough legs I spose they'll kick the stuffin out of them Berlin bad men thats tryin to rush the Prussian grounds as if they war the universe. The Honnable Mr. Pierce, of New York, hes kicked two Prussian companies out of that State, but that was dead easy. I bleve in retaliation, and Ime calklatin on doin a little in that line myself some day wen I git out of here. My plan is to change off with Mariar some day and let her occupy one of these flats with the rest of em. Then Ill call on her just as she does onto me —wenever I feel jest like I want to. All the concession biznes hes been onto my side thus far—but no farther it wont. Ill not concess any more. Siss 'll hev to do some her ownself.

* * * I got a note from Phi Armstrong a day or two past. Phi and I are old rounders together. Hes one of my kind. Folks thinks hes off his caboozleum, but hes a good ways off from bein that. Phi sez hes goin into the fire insurance biznis agin eyther in New York or Chicago. But then Phi is a unknown quantity for keeps, is Phi. He was jest grate with a farm wen he was in a youth's hayday. Thares where he could have stayed with great success, too. But he hes fetched up on the broadside of failure on numerous occasions sence he lit out from his first fireside and with unerrin certainty. Phi's grate on doin somethin astonishin. So jest dont get excited, no matter what he does—or sez heel do—for they are different a good many times.

* * * Say, I think about the rankest advertisin scheme I ever saw put out by a life insurance company was one wrote on the offis paper of a life company puffin up a quack medicine concern by one of the officers and signed by him. Then the whole thing was photygraffed. I spose the company and the quack whacked on the cost. Speakin of advertisin: To wat base usis may it come at last?

* * * Somebody hes sent somebody in here a copy of the *Sun* sayin on top that Ex-Governor Russell denounces the world. I kinder thought from that that the young feller hed escaped into a nunnery or a place like this or somethin like that, but I found out different on readin it. It seemed he was denouncin the *World* paper for a faketalk. Thats nothin. That papers a fake from the ground up. It lives on fakefeed. I stopped readin the pesky fraud long ago, and Ime bettin Ive got more sense than them that lets it get into their homes daily or allows their Mariars and kids to read the slimy mess. Referee Russell dont need to fear Pulitzers pupsheet. It can yelp, but it cant bite. Its teeth is false and its about stone blind, anyhow, and its anythin but healthy all through.

* * * Youll remember what the Governor of North Carolina said to the Governor of South Carolina?—I mean before Tillman was one of the Guvs. Have you heard what the Governor of Pennsylvania hes sed to H. H. Holmes, the wholesale and retail murderer? He hes told him that he must settle up with things terestrial on the 7th of May next, by bein executed for the murder of Benjamin F. Pitzel, I never was sure it was proved on him, but I rather imagine he did it, jest the same.

* * * My fren Sam Davis hes been cuttin up a bit, and contrary to his usual style. Es a rule Sam is purty flat footed and talks right out, but he laitly said a man came to him from another feller an

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offered him for this other feller $5,000 in five monthly payments and $1,000 down or account to advocate a certain thing in his paper. It was a good deal like Satan on a high hill temptin the Saviour, but Sam wouldnt hev it. Evrybody else concerned denies the truth of Sams yarn but Sam wont give the middle man away and is catchin it on all hands for not doin it. I guess he cood ef he wanted to an I guess you cant make him ef he dont feel disposed.

See you later. S'long.

HENNERY JAIMES.

RETALIATORY BILL WILL NOT AFFECT HOLLAND.

THE Nederland Life, realizing that in some parts of the United States the exact position of Holland as an independent country is not clearly understood, and fearing that the opinion might prevail that retaliatory measures against the Nederland would be the consequence of the retaliatory bill against Prussian companies, has issued a circular letter to its agents, enclosing a copy of the retaliatory bill and calling attention to the fact that this act only applies to Prussian companies, and as the Nederland is a Holland company it does not come under the provisions of this act. The company emphasizes the fact that the government of Holland places no restrictions whatever on foreign companies, and it never has been and never will be the policy of that government to take any measure to debar foreign companies from transacting business in Holland or discriminate between them and domestic companies. The Nederland states that in Holland free trade and hospitality for everybody and every concern doing an honest business has always prevailed, and that the three giants and other American companies have transacted business in that country for many years.

As the kingdom of the Nederlands is an independent country, with its own laws, and is in no way compromised by the measures taken by the kingdom of Prussia, the German Empire, or any other foreign government, it is easily seen that American companies are not in any way affected as to their business in Holland by the action of the Prussian government.—*The Standard.*

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

The statement of this good old company, to be found in another column, shows admirably. The statistical exhibit shows solid progress as the net result of the experience of last year. Briefly, the leading items which it presents are as follows: Gross assets, December 31st, 1895, $62,759,765.95; gross liabilities, $55,663,509.52; net surplus, $7,096,256.43; total receipts, 1895, $7,793,204.37; total paid to policyholders (1895) $6,281,316.68; total expenses, exclusive of taxes, $779,576.43; taxes paid, $314,688.99; aggregate disbursements during 1895, $7,375,582.10; ratio of expenses of management to receipts during the year, ten per cent, and number of policies in force December 31st, 1895, 60,606, insuring $158,042,056.00. The above figures, compared with the similar exhibits of last year, show notable gains as follows: In assets, $524,840; in net surplus, $220,044; in number of policies in force, 627, and in total insurance in force, $1,355,185. The strength of the showing thus made is obvious. In a word the figures tell a story of solid stability, able management, and unimpeachable good faith.

The Connecticut Mutual is one of the best companies in the world, and it always manages to keep down expenses.

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THE EIGHTH ANNUAL MEETING OF THE LIFE UNDERWRITERS' ASSOCIATION OF CHICAGO.

NEVER was there a more genial company than at the Life Underwriters' Association's annual meeting held on Thursday, February 20th, 1896, at the Union League Club. The tower room was most invitingly decorated with a warm glow of light, flags and flowers, and was sufficiently satisfying to those who braved the weather and were present.

Election time breaks not the trend of the life of this association but rather emphasizes it, as there happened on this occasion, far and away, the most varied program—an evening of high enjoyment for members and guests; an election that was followed by an installation of officers which was unique and presaged another year of advancement.

The dinner was fully up to the standard of the club, and after it came the secretary's minutes of the January meeting and the election of Albert McCalla to active membership and with this election came the impressive ceremony of induction of a new member, a rare function but once before indulged in. Messrs. T. W. Hamill and Charles A. Hewitt, committee on initiation, with Dr. Fuller as candle bearer and keeper of the outer wall, retired with their "victim," whereupon the shades of darkness appeared within the banquet hall, and the mysteriousness was heightened by the yellow flames of the stately four-foot candles. The great Mogul preserved due gravity amidst the grotesqueness, and subdued the hilarity of the moment by presenting some thoughts suggested by the coming of a new member and the absence of the old member. He said:

"What are any of us here for? and why are there not more of us? Will a new member come to a meeting when an old one will not? How shall too much absenteeism be overcome? Legging of committees has not solved the problem any more than has a variety in the monthly programs, with ladies and such good things thrown in. Will a fine be admissible and operative as a cure? Shall this not be speedily instituted by a change in the by-laws? I leave the matter for you and the new administration to wrestle with, for it is one of the great problems to be solved. This matter of attendance might well be emphasized with the reception of every new member to this association."

Turning then to the doorkeeper of the outer lodge he asked "What sign have you from without?" Whereupon the great candle-bearer raised his light and voice, and declared that there were loud knocks for admission! "Open wide the door, Doctor. Let them come into this august presence." Then Bro. McCalla was brought forth and the high-cock-a-lorum of the committee, Mr. Hamill, presented the new member in the following speech:

"*Mr. President and Aged Members:*

"This is the culmination of an education of this man, begun by me over forty years ago. As for what I have made of him, there he stands! look at him. Through old Dearborn school, through the high school I guided his steps to college from which, inspired by me, he graduated with honor. Such was my precept and my example that later he appeared in

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various pulpits and as professor and president of colleges taught other men to follow in the paths through which I had led him.

"It was while engaged in studying my virtues and character that he became so interested and so learned in microscopy that his abilities were recognized and he was elected to the presidency of the American Microscopical society and became an honored member of various other scientific bodies.

"When I took him to college his hair was black as the raven's wing and he was very fair to look upon, but the wild terrors of a ride on the Beta Theta Pi goat changed it in a single night of agony to its present ruby hue.

"Such as he is, a finished product of my life's work, a full fledged member of the Life Underwriters' Association, I leave him to you."

President Stearns then gave Mr. McCalla the grasp of welcome and spoke warmly of the pleasure it gave him to do so, stating that he had known him long and intimately and could congratulate the association on the accession of such a man as a member, and him on his entrance into such an intelligent, large-minded and helpful organization, and closed as follows: "Your presence and influence will be to us as the morning sun, when the day is ushered in to give man sight of the beauties of the earth, and so shall we behold more that's beautiful and bright with your coming."

In response to repeated calls, Mr. McCalla spoke a few words of response. He said:

"*Mr. President and Gentlemen of the Life Underwriters' Association:*

"I thank you most heartily for your kind welcome. If I felt somewhat 'put out' when invited to leave the room so soon after my election, you have 'taken me in' most royally. If I attempt, in a very impromptu way, to say a word in reply to the kind things that have just been said, it will be understood to be a replication and not a *rebate*. I like this association and enter its membership most heartily. I am well pleased with its *policy* and cheerfully accept the *commission* as its member, not for any *short term*, I hope, but on an *all life* plan. Nor is this a sudden love at first sight. I liked you when I first began to keep company with you, and my liking has increased each time I have sat at your hospitable board during this past year.

"I belong and have belonged to a good number of organizations, social, ecclesiastical, educational, scientific or political, and think I know a good thing when I see it. For one thing I like your social ways. You feed well, yet temperately, and it is surely a good thing for men engaged in the strong competition of business, and especially of life insurance business, to meet around the social board.

"Among the Arabs when even an enemy eats of one's salt he becomes a safe and honored guest. Surely when you, who are such sharp rivals all the day, meet from time to time around this table and eat, not each other's salt merely, but their blue points and reed birds and roast turkey, you will

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rise with friendly feelings and freed from bitterness. That is a great gain. It is a good thing, too, to know each other's faces and meet in familiar converse, to hear a good story or an inspiring song. These things lift us up above the narrow routine of business and broaden our thoughts and our lives. They tend to elevate the great business and profession in which we are engaged.

"I like this association, too, because it is so broad in its interests and its sympathies. Limited in its membership to the men of one particular line of business, it does not spend its time in talking shop. Your meetings are as free from the narrow shop talk of our own business, as those of a club made up of all classes of men, while the great themes of life insurance are yet given free and full consideration. This is as it should be. To listen to men and women like Bishop Fallows and Jane Addams, Engineer Cooley and Judge Payne and our honored guest of this evening, Judge Ewing, puts us in touch and sympathy with the great works of the world in our day, its great canals, great needs and great reforms.

"And this leads me to say finally that I like this society because its spirit and aim and influence is strong and active on the side of truth and righteousness. Your discussions and actions anent the rebate evil, and civil service reform, show that the influence of the society is to aid the things that are right and manly and true, to frown on all disreputable methods, and help on all wise reforms. If all the life underwriters in Chicago were to be moved by the spirit and aims which have characterized this association they and we and the community would be the better. May this lofty spirit yet more dominate us.

I wish we all may say of our association as Phillips Brooks said of the Boston Memorial Hall—and I cannot end these remarks better than to quote the words of his address—'We dedicate this hall to truth and loyalty, to conscience, to courage and to culture. That men may be true to their best convictions and to their simple duty. * * * It is truth that we need in all departments of our life, in State and church, at home and on the street, that men should say what they really think, should act out what they believe, and should be themselves continually without concealment and without pretense.'"

The song of welcome was heartily rendered and then were read the annual reports of the executive committee, secretary and treasurer.

Dr. Fuller moved the consideration of the recommendation of the Executive committee that the members combine their subscriptions for 1896 to the Civic Federation in one fund and present the same in the name of the association, and that a committee be appointed by the chair to attend to the matter, which was unanimously voted with the following named committee: Dr. S. L. Fuller, Hervey S. Dale, L. B. Bishop, W. D. Wyman.

More songs were sung and the beautiful tenor voice of Mr. Frederick L. Kellar, of the National Life, was heard for the first time and was truly appreciated. President Stearns welcomed every one in the following words:

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"*Friends and Fellow Members:*

"Once more I rise to behold your happy faces, glad to exchange greetings with you and to welcome our kind guests to-night. Though my official life will soon end, we shall continue to come together and have evermore a mind and heart responsive one to another.

"'All things must change
To something new, to something strange;
Nothing that is can pause or stay;'
Old officials must go on election day.

"Ere we welcome the new officials of this association, I would offer my most hearty thanks to each and every one of my co-laborers for their steadfast efforts which have made this association known as a successful body of workers. This association is just like every other society that is good for man. Its value is found in the higher development of its members, and the good they may do to others. It is a body which should be a great factor in the force of uplifting in this community, a part of the ladder of life composed of strong stuff, well seasoned, for the sure though slow ascent of man.

"Good things take time. Days pass into months, and months to years, aye, seven years, when lo, the fashion of our life appears. From this end we may measure as we could not in the beginning, and do we not see that all of our experience, dark days and delightful days, and times that seemed almost hopeless, were necessary to our development and growth?

"I desire here to say, as one who has had full opportunity to know, that the years covered by the administrations of my predecessors, from President Janney to President Wyman, were the most difficult years, the years when patience and courage were tested. 'Take time enough, all other graces will soon fill up their proper places.' The truth of this saying hath been well illustrated in our history. It took time to reach the unity of feeling, which existed during the incumbency of President Wyman, and it has taken time, yea three full years for the further growth of that feeling and the fuller development of unity of action.

"Phillips Brooks once said: 'There is nothing, I think, more beautiful than the way in which various men, as each gets nearer to the heart of his special occupation, or study, or career, find themselves one man, and realize the simplicity and unity of human life.' The man who is living the intensest life to-day is living for the service of others, and not for the benefit of himself. The united mind and heart of this membership has been manifested in a very remarkable degree, a oneness of spirit that makes for peace, prosperity and happiness. Why should not a body of one hundred men like us, in this community or elsewhere, banded together for the good of their noble profession, be equal to the highest demand that may be made for character and service—these two great forces in the true life of humanity? Surely we associated life underwriters must strive towards a high ideal lest the mercenary spirit overcome us.

"I wish I might tell you of the rewards that have come to me in all

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my years of membership in this fraternity. Perhaps I may be able to do so sometime, but to-night I shall not be true to my own heart if I fail to tell you how deeply I have been moved by the numerous manifestations of your kindly spirit. Your hearts have been quick to respond in times of my need, and your patience and wisdom have been for me a strong reliance.

"The only competition worthy a wise man is with himself. 'Tis said 'what distinguishes a man is found neither in his rank, nor in his work, nor in his uniform, nor in his fortune, but in himself alone.' And in this association man has been thus revealed to man and nobleness hath enkindled nobleness. Good things take time. So the past and the present teaches us to believe, and confidently we may believe, in unfoldings of good, aye of unimagined successes during this year and in the years to come. We know full well ''tis a life-long toil till our lump be leaven,' that this association has made but a beginning in a noble undertaking, a few steps toward a greater life.

"'Life hath a load
Which must be carried on and safely may.
* * * *
Through all thy actions, counsels and discourse,
If truth be thine what needs a brutish force?
But what's not good and great ne'er go about.'"

President Stearns called on Thornton Chase, western superintendent of agencies of the Union Mutual Life, to read some letters written by absent members. One of these, written by R. W. Kempshall, manager of the Ætna Life at Peoria, Ill., reads as follows:

"*John K. Stearns, Esq.*

"Dear Sir: Your esteemed favor of February 10th, I find on my desk after a prolonged absence from the city.

"I am very sorry that it is not convenient for me to be present at the meeting to-night.

"The Chicago Life Underwriters' Association will hardly seem the same to any of its members with a different president.

"I think I would be derelict if I do not take occasion at this time to compliment you on the complete and interesting manner in which you have filled the office of president. The association has certainly thrived under your administration. I know from my own experience that it must have been a very arduous task but you have the satisfaction of knowing that it has been well performed. I am sure that it is of your own volition and not the wish of the members that you do not continue as president. Unless you would have been quite willing to do so, it would have been an imposition to have insisted upon your acting longer, for you have fully done your share.

"I am very much gratified, however, that your mantle falls on such ample shoulders as those of Brother Mason, whom I feel sure will wear it with dignity and grace."

Another was from A. W. Kimball, Chicago general agent of the Northwestern Mutual Life, as follows:

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"*Mr. John K. Stearns, President Chicago Life Underwriters' Association:*

"My dear Mr. President: I regret very much for reasons already given you, that I may not be at the meeting to-night and see you go gracefully out of office. I don't mean it would give me any pleasure to see you go out of office, for I really believe down in the bottom of my heart, that you are the only member of the association in favor of retiring the general agent of the Connecticut Mutual from our presidency. My thought is that being in a small way a member of your administration, and present when you were inaugurated, I would like as a matter of fealty to be on hand at the obsequies attending your retirement. I think we are all glad that so worthy a successor and so honorable a man as Mr. Mason is to handle the gavel this year, receiving it from your hand with the association in so healthy a condition. It is really a pleasing and why not a historic picture —you two Nestors among Chicago life insurance men, mutually honoring each other and the association, and life insurance too, I will add, in this way.

"Being a new comer myself and having had so very little to do with the active life or management of the association I think I may be indulged in saying that in my judgment there is no similar association in the country in which, taking it all in all, the interest has been so well sustained, and which shows so much real progress as our own. I hear this same encomium of the Chicago association from life men in other cities. The other day I read a letter written to our Mr. Wyman from a well known and widely beloved life insurance manager of Boston, acknowledging the published reports of two of our Chicago meetings. The letter (dated April 5, 1895) said, 'I read these proceedings with interest, and enjoy reading what you and other friends are doing to make the Chicago association the most enterprising of all the associations in the country.' When we remember that these are among the last words ever written by the late Geo. N. Carpenter, I am sure they will have to all of us a very especial weight and gratification.

"Personally, I have felt the help of these meetings; and do very warmly value and cherish new friendships with noble and unselfish men, men who differ on many points, notably on one point, but whose general desire and ambition is all for the attainment of one end.

"As you retire from the presidency I am sure every member is more than grateful for what you have done for the association and for your unprecedented devotion to the work; and that we can all say of your administration as Carlyle said about one of his visits with Emerson—'We had a good talk and a long talk, and we differed in nothing except opinions.'"

And still another from George L. Wrenn, of the State Mutual Life:

"*Dear Mr. Stearns*:

"I am feeling so poorly with my headache that I have concluded to send my son Everts to the banquet in my place. I hope you will have your usual good time.

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Mr. Chase supplemented the letters by saying:

"It is a pleasure to read these letters. In their appreciation of the past and hope for the future they voice the minds of many in this association.

"Not a few can say with Mr. Kimball: 'Personally I have felt the help of these meetings;' and this helpfulness is being recognized by the watchers for good, outside of the strictly insurance fraternity. The helping power is not only within the lines of our circle but is reaching out to the communities around us. Commendations of the Chicago Life Underwriters' Association come to us from cities near and distant. They are without flattery and emphasize the wish we have to exclaim from our hearts —All honor to the noble ones who have inspired the life and progress and beneficent effects of this association!

"Twice to-night has reference been made to that Prince among men, Phillips Brooks. Permit me also to speak of something said by him in one of his sermons in Boston. It was in effect, that each age or grade of life finds its interest in different affections. Children love toys, men seek pleasures and excitements in business pursuits and the passions of life; later comes an age when higher matters should so engross the mind and heart that the delights of middle life seem insignificant, and he who, having passed middle life, still clings to the interests thereof, for lack of higher and more important matters, is miserable and pitiable.

"Although this association is young in years, it would seem that there exists within its membership, an age and experience which has discovered the value and joy of the higher things, and that the so-called 'Enterprise,' the success, the helpfulness and good accomplished, and which is recognized by those whose commendation is to be desired, is because this fraternity, while keenly interested in its special business calling, has learned that the essence of that business is to educate mankind to better things, and is ever looking upward to that higher education being ever presented by its leaders and wise ones.

"With your permission I will read again what I presume you all have read, but which is worthy of note, as showing that this association is 'not without honor in its own country.' It appeared in the editorial columns of the Chicago *Inter Ocean* of January 22d and refers to our January meeting at the Auditorium.

"'The founder of the monthly banquet of the Life Underwriters of Chicago has built well. The banquet, though far from the most numerously attended, has come to be one of the most noteworthy of the many given by the trades, professions and associations of this metropolis. There is a width and diversity of material propounded by the insurance men for after-dinner discussion that contrasts pleasantly with the purely "shop" topics included by the toasts of many of the banquet-giving organizations.

"'Not only in compliance with the law "place aux dames," but quite as much because of its inherent merit, we select a passage of the speech

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of Miss Jane Addams in answer to the toast, "Life's Possibilities," for a brief notice. Miss Addams, who was the apostle of the association, said:

"'The ties that bind us to our relatives are ties of affection. Those that bind us in the community are those of association. I fear the people of Chicago do not realize the duties and benefits of associations. In our cosmopolitan citizenship there are elements which we could cultivate with profit. It seems to me that among our Italians there are elements of life akin to poetry. Yet we know not these people and are doing nothing to help them develop. This is not true in literature. In our reading we love to learn and associate and sympathize with peasant life, but in actual life we forget these lessons.

"'We do not think that anything more true could have been said, or said in better form. The problem of society is the elevation of the lower million. And it can be elevated only by association with the strata above it. From association those who can help and who wish to help learn how to help. By association those who need to be helped learn how to avail themselves of help. By association sympathy—which is not pity, nor yet what is called charity, but real fellow feeling—is begotten between the helpers and the helped. The helpers "do this as to the least of them my brethren," the helped receive aid without other feeling of obligation than that which the sick child cherishes to the sturdy father or brother who ministers to it.

"'It is an encouraging sign that association is becoming strongly a rule of life. The Hull House, the College Settlements and the Salvation Army are fine instances thereof. The insurance men are to be thanked for a banquet so prolific of public instruction.'"

America was sung with a will by every one, and, introducing Judge Ewing, the honored guest of the evening, President Stearns then said:

"We missed the company of our honored friend at the January banquet, who was to have turned, so to speak, the 'New Leaf' for us, but—

> "'I have been since a-visitin' the Jedge,
> Whose garding whispers with the river's edge,
> Where I've sot mornin's lazy as the bream,
> Whose on'y business is to head up-stream,
> (We call 'em punkin-seed,) or else in chat
> Along 'th the Jedge, who covers with his hat
> More wit an' gumption an' shrewd Yankee sense
> Than there is mosses on an' ole stone fence.'"

Judge Ewing thus introduced said that he could decline no invitation to the underwriters' dinner. People generally did what the distinguished retiring president wanted them to do. A capital mule story regaled the company, as also a Flemish reminiscence. And then he said, referring to Mr. Stearns' speech, "It was one man's heart speaking to the hearts of other men." And lastly, reaching his announced subject, "A New Leaf," he said the old leaf of friendship was so embroidered with beauty he wished no new one. It was altogether an artistic bit of speech.

Since the good judge turned no "new leaf" either in January or February, there is reserved for the association in Spring time a treat which will

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perhaps be all the more enjoyed because so thoroughly in tune with nature. Then followed the delicious dream song by Mr. Kellar.

President Stearns then introduced Mr. Tindall, of the editorial corps of the *Inter-Ocean*, saying that he was reminded of the beautiful lines of Sir Edwin Arnold entitled, "The Tenth Muse"—the Press, which he would read.

The wide world's friend is she,
With tireless eyes which see
Whatever anywhere befalls; with ears
Opened by night, by day,
To what men do or say,
All the far echoes of all months and years.
And what she learns alone
Swiftly she maketh known
With voice majestic, world-extending, high;
So that the rolling sea
Hath not a tongue more free,
Nor more all covering is the arching sky.

Also her heart is set
On hopes undreamed of yet
By those who worshipped once, old bards and sages—
The onward march of Man
From what began
His uprise, to the goal of all the Ages.

At the conclusion of the reading Mr. Tindall delivered the following witty and interesting speech:

"*Mr. President and Gentlemen:*

"The eloquent speech of your esteemed president conveyed to me the first direct intimation that I also was to be one of the orators of the evening. Now, before an ordinary assemblage, or even before a certain kind of extraordinary assemblage—of lawyers, for instance—this would not matter greatly. For there is a general belief that lawyers and newspaper men are ready to argue any side of any question without preparation, and even without knowledge of the subject under discussion. But before this assemblage, composed of men engaged in the most altruistic of professions, of men, who, like the father of his country, cannot tell a lie, the case is different. The speaker must eschew fancy and stick to fact.

"However, enough has been said by the gentlemen who have preceded me to furnish even an unready speaker with matter for a brief talk. Much has been said, and truthfully, of the fine ethics that govern the banquets of your association. You do not 'talk shop,' you do not sing the praises of him who has made the most money. At these gatherings you rest and regale. This is well. 'The world is too much with us.' It is well to learn from enjoyment that is not costly that money is not the beginning and the end and the sum total of things. This wholesome negation soon may grow into the positive form of statement that money is desirable only as it may be useful. Mr. Vanderbilt already has assured us that all money over $5,000,000 is surplusage. Indeed, he has gone farther; he has told us that an economically disposed person may live comfortably on

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$20,000 a year. To this abstract proposition I assent, and if the modern Crœsus will supply the difference between my present income and $20,000 a year, I will report progress on the concrete.

"But in all seriousness, the growing disposition to be content with moderate means is one of the most cheering signs of the times. Several of the gentlemen who preceded me have made mention of the contribution of this association to that noble institution, the Civic Federation. Now, the Civic Federation seeks, among other things, to eliminate the boodling alderman from local politics. But why do we have the boodler in the city council? Some say because we do not pay a sufficient aldermanic salary. But the boodle alderman is unknown in Great Britain, and there no salary goes with the office. And the British nation is not inherently more honest than the American. The British alderman is pure because he is in quest of honor, not of money. In most cases he has made money enough before he has sought for municipal honor; and much money is not required for independence.

"Said the late Lord Chief Justice Coleridge during his visit to this country: 'I have seen and marvelled at your great railway systems, your vast industries, and your great public libraries and your magnificent cities, but where are your suburbs full of lawyers, doctors, tradesmen and others who have retired from business on competencies ranging between the British equivalents of £200 and £600 a year?' We had to tell him that such a class does not exist in America. It is a sad confession. Such a class is large in Europe. It furnishes the poor law-guardians, the city councillors, and the great unpaid and honest public officials of the old world. The man who 'retires from business' and seeks office there is as proud of his exercise of the minor functions of a municipality as Mr. Gladstone is of his record as a statesman. Still in the prime of intellectual vigor, well versed in the needs of the city or town in which he has acquired his modest competence, desirous of local fame to supplement his moderate success in business, the retired merchant or professional man of Europe, and specially of Britain, is a pillar of the State.

"I can not but believe that your monthly seasons of inexpensive enjoyment are leading into appreciation of the pleasures of well earned leisure, and ultimately into determination to rest when, while still in mental vigor, you have harvested enough from the fields of business to make you independent, though not rich, for life.

"I beg to return thanks to your distinguished president for the honor that he has conferred upon me, and to you, gentlemen, for the very pleasant hours that I have spent among you."

Mr. D. M. Baker, of the nominating committee, reported the following ticket for officers of the association to serve for the ensuing year: President, Ira J. Mason; First Vice-President, George L. Wrenn; Second Vice-President, L. B. Bishop; Secretary, Fred B. Mason; Treasurer, Hervey S. Dale; Executive Committee, Jas. W. Janney, S. L. Fuller, Geo. F. Schilling, W. D. Wyman, W. N. Sattley. This ticket was unanimously elected.

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In taking up the programme of installation of the new officers President Stearns called to his aid Messrs. Janney and Wyman, two ex-presidents, to escort the president-elect to the chair, and thereupon Mr. Stearns taking President Mason by the hand, said:

"Brother Mason, I am most happy to welcome you, Mr. President, to this chair, which I have filled so long, and I want especially to congratulate the association, as well as yourself, upon this happy commencement of a new year, when but one voice, mind and heart finds expression in the evening and in all the life of this association! It is hardly necessary for me to bespeak for you the warm support of us all. You will surely have it—for you will have the earnest co-operation of every fellow officer and member.

"It is my firm belief, as well as I believe it is of all here present this evening, that there shall come—if our lives may be spared to the close of another year—a still more grateful result in all the things that make for the highest prosperity of this association. And now it is my privilege to retire and to present to this membership our president, Mr. Ira J. Mason." Mr. Mason responded as follows:

"*Gentlemen of the Association:*

"I thank you for this mark of your favor, and, believe me, I very greatly appreciate the honor as well as the responsibility you have placed upon me. Our association has always been a living and growing institution from the beginning, and for the reason that the officers who have preceded me have been sustained by able and loyal committees that have carried out all the wishes of the administration with greatest success. This condition of stability which the association has grown into is such that it seems to me as if it has the permanency of life insurance itself. Our constitution defines our object to advance the interest of life insurance and to bring into closer and more intimate business and friendly relations those engaged in the profession. With such a history as we have had, with such an object as we have in view, I have no doubt of the entire support of every member of this association and expect that we shall carry on the work successfully during the year, to a still greater plane of usefulness."

When the applause, most cordially given to the new president, had subsided, Mr. Mason said he found much pleasure in asking Mr. Stearns to continue to direct the installation of officers, the closing exercises of the evening. Whereupon the ex-president replied that he heartily obeyed the first request made of him by his honor the president, and proceeded by calling upon Vice-President Soule to assist in finding the newly elected vice-presidents (one of whom being detained by illness was represented by his son) and to present to the meeting L. B. Bishop and Geo. L. Wrenn, by his proxy. Mr. Soule, extending the hand of welcome, said:

"It gives me great pleasure after holding the position of vice-president two consecutive terms, to welcome such worthy representatives. I congratulate you and congratulate the association. Through you, Mr. Wrenn, I extend to your father the best wishes of the association. We have known

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him long and honor him. We have known him well and called him. Tell him for us that though we regret his absence we feel his presence. To you, Brother Bishop, what can I say? You whose smiling countenance has so faithfully graced our festive board. You who are so well known to all that you need no introduction by me. A peculiar feature of the banquet to-night has struck me. It has been ecclesiastical. We have listened to quotations in three different speeches from the writings of eminent divines. We have elected to membership a doctor of Divinity. We have chosen as first vice-president an ex-preacher, and to sustain our reputation in all its glory, we have in you, sir, elected a Bishop. Gentlemen, here are your vice-presidents."

Mr. Bishop then replied as follows:

"*Mr. President and Gentlemen:*

"I should not tell the truth if I did not say that I feel highly honored in being chosen to the second vice-presidency of this strong organization. In reading the other day of a record-breaking trip made on one of the eastern railroads, I noticed that the engine making the best record had ten wheels. Major Redington, when he was elected to the vice-presidency last year, I believe, in speaking of the duties of a vice-president, said that he was something like the fifth wheel of a coach. I think the Major has learned, during the past two years, that the office is no sinecure, and that fifth wheels of coaches are in active service now-a-days.

"Mr. Soule and Major Redington have done well in carrying out the good work that has been done in the past two years, and Mr. Wrenn and myself hope to follow in their foot-steps. There is one line of work which Mr. Soule has done, which I think we will have to ask him to continue in, as I hardly think Mr. Wrenn and myself will be able to follow him in his poetic flights. Poets are born, not made, but vice-presidents, like poets laureate, are made, and not born.

"I noticed, the other day, that Vice-president Soule spoke before some medical society on the topic: 'What is the relation of the medical profession to life insurance?' Perhaps he told them of that very vital relation between them, viz: the collection of the ever-welcome—to the doctors—five-dollar examination fee.

"Our association has, from the first, done well, and under the able leadership of Mr. Stearns has been building upon broad, strong foundations; it behooves us to see that the structure we erect shall be worthy of these foundations.

"There are many men who are constitutionally unable to see good in anything. To them, nothing is of any use. Their constant cry is 'Let us give this up—let us give this up.' May we have more men among us like President Stearns—men who have seen the vision, children of hope, who know that all things are of use, and who, with the banished Duke, in 'As You Like It,' find tongues in trees, books in the running brooks, sermons in stones, and good in everything.' For his eminent services to this association, I think we all feel that wherever President Stearns sits, there is

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the head of the table; and the greatest compliment we can pay him will be to give our best services for the association, to our new and welcome president, Ira J. Mason.

"The older men of our association remind me of Dr. Holmes and Gladstone—their bodies, perhaps, are growing a little old, but their minds are fresh and youthful, and they are in the fore-front of the world's most progressive work. For the world is changing; most of us think, for the better. As Andrew Carnegie, in a recent speech, said:

" 'In old days, every branch of business was conducted upon the smallest retail scale, and small dealings in small affairs breed small men; besides, every man had to be occupied with the details, and, indeed, each man manufactured or traded for himself. The higher qualities of organization and of enterprise, of broad views and of executive ability, were not brought into play. In our day, business in all branches is conducted upon so gigantic a scale that partners of a huge concern are rulers over a domain. The large employer of labor sometimes has more men in his industrial army than the petty German kings had under their banners.

" 'It was said of old that two of a trade never agree; to-day the warmest friendships are formed in every department of human effort among those in the same business; each visits the other's counting-house, factory, warehouse, and are shown the different methods, all the improvements, new inventions, and freely adapt them to their own business. Affairs are now too great to breed petty jealousies, and there is now allied with the desire for gain the desire for progress, invention, improved methods, scientific development, and pride of success in these important matters; so that the dividend which the business man seeks and receives to-day is not only dollars. He receives with the dollar something better—a dividend in the shape of satisfaction in being instrumental in carrying forward to higher stages of development the business which he makes his life work.'

"These words of Mr. Carnegie ring true and show us that, in our endeavor to bring into harmonious relations the field-workers of the different companies, we have been working along the line of true progress. Gentlemen, again I thank you for the honor you have done me."

After some merriment with the proxy Vice-president Wrenn, Secretary Mason, who is his own successor, busy as he always has to be with the records of the meeting, had but to rise and say he would, like a good shoemaker, stick to his last, and do his best, which the association well knows means better on best to the very last.

The unadvoidable absence of Treasurer Dale and the newly-elected members of the executive committee—Messrs. Sattley and Schilling—was noted with much regret, but it was found there were on hand three others of the heavy weights of the executive committee, Messrs. Janney, Wyman and Fuller, who were assisted to their feet amidst no little merriment. Chairman Janney was escorted to the president's chair by Messrs. Fuller and Wyman, and was presented to the association by Mr. Stearns in a highly complimentary speech.

In reply Mr. Janney thanked the members assembled for their kindly

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good will and confidence, as expressed in the vote recently cast, and claimed in advance, from those assembled, the largest measure of loyalty to the association, and of cooperation with the Executive committee in its efforts to promote the objects of the association.

He spoke in terms of highest appreciation and commendation of the great amount of intelligent, unselfish work done for the association by Mr. Stearns, and the retiring Executive committee, and said that the new officers would have to be tremendously alert to keep the pace set for them by the late officers of the association.

Mr. Janney reminisced a little, in a hasty review of the history of the association, from its inception to the present time, picturing the struggles and anxieties by which its career was beset during its earlier years, and expressing thankfulness for its present condition of prosperity and usefulness, and predicting further advance in proportion to the unselfish work of the whole membership for the objects of the association. Messrs. Wyman and Fuller also added a few words.

Mr. Stearns said the end had come and the ex-officials' farewell song would now be sung—a song of love, whose tender sentiment was his own for this brotherhood, and with the soldier he wanted to sing "whatever befalls me, I go where honor calls me."

In conclusion he wished to give what seemed to him a perfect code for every man of this membership to hold—a code above any law or rule or regulation that may be prescribed in the constitution of our association. which read as follows:

'Tis wisdom's law, the perfect code—
By love inspired—
Of him on whom much is bestowed
Is much required.
The tuneful throat is bid to sing,
The oak must reign the forest's king;
The rushing stream the wheel must move,
The tempered steel its strength must prove;
'Tis given with the eagle's eyes
To face the midday skies.

If I am weak and you are strong,
Why, then, why, then,
To you the braver deeds belong!
And so, again,
If you have gifts and I have none,
If I have shade and you have sun,
'Tis yours with freer hand to give,
'Tis yours with truer grace to live,
Than I, who, giftless, sunless, stand
With barren life and hand.

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CRUMBS.

The receiver of the Omaha Fire has been directed by Judge Powell of the Omaha courts to accept bids from other companies for reinsuring the live risks of the insolvent company. This order was issued at the instance of the State auditor for the protection of the policy holders.

A decidedly avaricious ghost of the defunct Nebraska & Iowa Insurance Company and its offspring, the Nebraska Fire Insurance Company, appeared in the district court on the 7th inst. seeking a contribution of a good many thousand dollars from the Council Bluffs men who were in at the christening of the departed and lamented institution.

In looking over the list of companies carrying risks on the elevator A2, which burned recently, the Minnesota insurance department reports a discovery of 36 companies carrying risks amounting to $215,000, which are not legally authorized to do business in that State. The department are evidently of the opinion that the law is of no force, as they do not make any charges, although an investigation is to be made.

F. W. Earl, the secretary of the Wisconsin Mutual Live Stock Insurance Company, was appointed receiver of the company on the 12th inst., on the application of Henry Meyer, an employee, who secured a judgment against it for $30. The company has a contingent liability on the face of its policies of $90,000. The company is alleged to be insolvent, its principal asset being the liability of its policy-holders for assessments as members, amounting to $1,000. Insurance Commissioner Fricke recently revoked the license of the company.

Insurance Commissioner Durfee has prepared a statement showing the amount of fire and marine insurance business done in Illinois during the year ending December 31, 1895. Eight Illinois joint stock companies wrote $91,279,155 of risks, received $1,283,848 in premiums, paid losses aggregating $543,215 and incurred losses aggregating $598,893. These eight companies have a surplus over liabilities, including capital, of $1,839,546. Joint stock companies of other States wrote risks in Illinois aggregating $737,486,322, received in premiums $8,804,459, paid for losses $4,473,735, and incurred losses of $4,988,109. Foreign companies with United States branches wrote risks in Illinois aggregating $346,327,408, received in premiums $3,729,846, paid for losses, $1,906,221, and incurred losses of $2,210,154. Mutual companies in this State wrote risks in Illinois aggregating $346,227,408, received in premiums $3,729,846, paid for losses $1,905,221, and incurred in losses $2,210,159. Mutual companies of other States wrote $13,214,731 of risks in Illinois, received in premiums $199,894, paid for losses $137,134, and incurred losses of $167,279. The grand aggregate of business done in Illinois was as follows: Risks written, $1,105,264,958; premiums received, $12,907,218; losses paid, $6,675,092; losses incurred $7,564,568.

The discovery by the Brooklyn police and prosecuting authorities of an extensive conspiracy of incendiaries recalls public attention to a subject whose importance cannot be too thoroughly realized. For several years past this crime has been growing in volume, largely, perhaps, on account of the class of immigrants that has simultaneously begun to pour in on us. In the trials that have been had amazing developments have appeared, showing that arson, from a merely incidental and sporadic act of an individual, designed to cheat some special insurance company, has reached the dimensions and character of a regular bnsiness.

The game of hide and seek played by the Broadway and the London & New York Lloyd in the White loss fire at Toledo as described, is decidedly ludicrous. One peculiar incident was the finding of Mr. F. G. Cowie at the desk in one of the offices, apparently very dilligently at work, possibly figuring up another 25 per cent compromise or writing a similar letter as that to Mr. Dodge dated at Philadelphia to some other victim of the parties for whom he appeared in Toledo as a detective. The Toledo White Lime Company, it is understood, will soon furnish a statement of its experiences with these Lloyds, and also publish Mr. Cowie's letter in full.

Philadelphia, famous for loan and building associations, has a new idea in the organization of societies to insure medical attendance for these who belong to them. Two or three hundred men organize and pay a dime a week into a fund to pay doctors' bills. If a member does not need a physician he gets no return for his contribution, but if he has occasion to call a physician during the year, the latter is paid out of the fund. The effect of the association is that the services of competent physicians are obtained, who give such patients the best service because they are sure of their pay. On the other hand, the poor man in whose family there is a case of protracted illness obtains much better medical attendance than he could pay for if he depended wholly upon his own income.

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The business of the Lloyds in New York shows a decline. The Lloyds received in that city but $289,334.45 in premiums during the last half of 1895, as against $327,035.06 for the same period of 1894. This decrease is more noteworthy, because of the fact that there were twenty more of such associations operating there in 1895 than there were in 1894. The stock companies meanwhile showed an increased business in New York City.

An interesting suit was commenced in a Michigan Circuit Court by George W. King against Attorneys F. W. Cook, of this city, James O'Hara, of St. Joseph, the Grand Rapids Fire Insurance Company, Detroit Fire and Marine Insurance Company, and the Westchester Fire Insurance Company, of New York. King is represented by Attorneys Maher & Salisbury, of Grand Rapids. A short time ago King was arrested, charged with the murder of Nathaniel Douglas, of Fruitport, and being short of funds, transferred $3,700 worth of uncollected insurance policies on a drug stock, that had shortly before been destroyed by fire. The attorneys settled with the insurance companies for fifty cents on the dollar and, King alleges, kept all the proceeds, whereas the policies were given them simply as security. The insurance companies are made defendants because King said he warned them not to pay any monies to Cook and O'Hara.

The complete statement of the fire business done in Minnesota shows that the total amount or risks written by domestic companies was $173,902,103.88, on which premiums received amounted to $2,633,930.16, the average premium rate being $1.51. The total losses incurred amounted to $1,432,128.82, the ratio of losses to premiums received being 54 per cent. Allowing 33 per cent for expenses, this would bring the total losses and expenses up to 87 per cent of the premiums received, leaving the companies a profit of 13 per cent on the business done in that State.

The foreign companies wrote risks amounting to $59,314,019.05, on which they received premiums amounting to $1,014,306.96, the average premium rate being $1.71. The losses incurred amounted to $486,629.19, a ratio of 48 per cent, leaving the foreign companies a profit of 19 per cent.

The mutual companies wrote risks amounting to $8,971,828, on which the premiums received amounted to $175,753.04, and the losses incurred amounted to $96,398.69.

There are 88 domestic companies doing business in the State, 25 foreign and 17 mutuals. This is a much better showing than is generally made by Minnesota, as we are of the opinion that ten years' figures would hardly show any profit at all.

Some excitement has been aroused in New York insurance circles over the rumor that a large number of fire Lloyds companies are not doing a legal business and that forgery has been committed. The forgery alleged to have been committed has been, it is said, in the form of worthless charters for Lloyds fire insurance companies, which have been issued by parties for whom the authorities are now in search. Indictments are said to have been found against Grahama McAdam, Frank W. Anthony, and David Vandergaw. For some time officers have been making investigations in the case of the accused men. McAdam, Anthony and Vandergaw have disappeared. There are now nearly 125 Lloyds companies doing business in this city. Recently a large number of the Lloyds companies have sprung up, many of them claiming to have been organized in 1892, this being necessary in order to enjoy the immunity from State supervision provided in an act of October, 1892.

Said a local railway ticket agent to a reporter the other day:

"I am looking forward to the adoption of a plan on the railroads of the East that will absolutely establish people's identity and thereby prevent many swindles. I refer to the California plan of photographing every purchaser of a railroad ticket on the ticket itself. In this way people can be traced up to the moment of their disappearance, and the little pictures will prove to be the strongest kind of evidence in court.

"The California plan works in this way. A purchaser presents himself at the window and asks for a ticket. The sensitized end of the ticket, with its paper covering, is slipped into a frame in the twinkling of an eye. The whole ticket is then inserted in the slot at the top of the machine. The agent presses a spring, a percussion cap explodes, igniting a flash light, the lens uncovers, shutting almost instantly, and in a flash the picture is being automatically developed. The explosion of the flashlight sets the machinery in motion, an elevator draws the ticket down, leaving the light-tight case behind, to a point where the first bath meets it. This bath is filled with developing solution. The first bath then gives place to the second. As these baths recede they empty into the lower tank, where the development is completed. The whole process occupies less than a minute.

"When that plan goes into effect there will be plenty of men who value themselves at a million who can be bought for a cent, especially if they try to travel on a ticket that contains the face of another, or they get hurt and the man to whom the ticket originally belonged should come forward and claim damages. That would be a state of things."

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BLACK AND WHITE.

DEVOTED TO THE INTEREST OF THE INSURER.

J. H. KELLOGG, EDITOR.

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The New York Court of Appeals has just handed down a decision upholding the cancelation clause in the standard policy which provides that the company may cancel by notice to the assured without necessarily tendering the return premium to him in person.

* * *

Boston is talking of a training school for its fire department at a cost of $12,000. So Boston does *not* know it all, after all. That is as remarkable as is the statement virtually admitting it. If we may be permitted we will give Boston a tip. Its fire department can come out here and study up Swenie's way, and on the way back tackle Bonnie in the village of New York, thus gaining a training worth something and at a price considerably under $12,000. We don't think the royal road to expert knowledge of fire fighting ability lies through the bean-strewn street of Cultureville, at any price.

* * *

The honest merchant or manufacturer always considers the chances of fire about his premises, and after taking out all the insurance that is needed to cover the real loss he takes such precautions as will reduce to a minimum the chances of burning up his goods. He ought not to go without insurance, for in case of fire some loss must necessarily fall on him in the way of time and profits, and he is careful to see that he has policies in good companies, for of what use are doubtful contracts.

* * *

Prof. Kedzie, in an address before the Michigan Fire Underwriters, said:

"The cause of spontaneous combustion in old rags, oiled rags used in rubbing furniture, and varnish and turpentine cloths, is that the vegetable oils, and especially spirits of turpentine, tend to take oxygen rapidly from the air, and thus generate heat. The large extent of surface exposed to the air promotes this oxidation, and the rags, being poor conductors of heat, retain the heat produced by oxidation and hence arises the danger of spontaneous combustion.

"The danger is increased if the rags are moist. Similar instances of spontaneous combustion are seen in hay mows when the hay is put up damp. The danger is greater when the rags are soiled by vegetable oils, for example, linseed and cotton seed oil, and especially spirits of turpentine used in making varnish. A painter had rubbed the paint from his hands with the saw dust

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in a box, and in fifteen minutes the oil of this paint, thus spread over a large surface of sawdust, broke into flame. The danger of spontaneous combustion is increased where a quantity of greased rags are left in a pile, so loosely placed as to allow a free access of air, yet so compact as to keep in the heat caused by the oxidation."

Property owners and insurants should take heed and see that their property is not burned by such means.

* * *

Cambridge, Mass., has a fire bug all its own, known as the Cambridge "Tuesday" bug, because he or she always "operates" on a Tuesday. (It seems there are cranks in the fire bug profession as well as elsewhere.) State Fire Marshal Whitcomb, having found a clew in the street somewhere, is after the bug with fond hopes of capturing it. This bug, whatever its sex may be, also has a penchant for lumber yards, and $250,000 in losses have been sustained in and about classical Cambridge from incendiary fires since January 13th. If the uniform Tuesday and lumber clews are not enough to give the local Sherlock Holmes a fair start it would be hard for Conan Doyle to write a story and fit two better ones in.

* * *

Since writing a paragraph elsewhere referring to the forthcoming revelation of one Smith touching some of the New York City Lloyds, we read in papers from there what appears to be an advance leak in the revelations which we judge only from ear marks, for Smith's name cuts no ice in the latest story at all. The latter is to the effect that the Roosevelt Rangers are "looking for three men who have been indicted for wholesale forgery in the issuance of worthless charters for Lloyds fire insurance companies." Deputy Attorney-General Richards estimates that not more than ten per cent of the 125 "Lloyds" pretending to do business have genuine charters—the rest being worthless, forged documents, issued since October 1st, 1892, when the new law compelling all companies thereafter formed for the purpose of doing a fire insurance business to have a paid-up capital of $250,000. Not over a dozen charters were in existence at that time, and as the business of individual fire underwriting promised well charters were in demand and the makers of them drove a lively trade for a time, some of the documents bringing as high as $5,000, but the price finally declined to $100 or less. Indictments are understood to have been found against three men, one a New Yorker and two Brooklynites. This development is no doubt the result of Smith's talk with Assistant District Attorney Battle, of New York. The rogues have fallen out and we may now look for a few fragments of justice.

* * *

The "Bug" Brigade of professionals, finding New York City too hot even for such as themselves, have started on the road with their pyrotechnic outfit and made a one night stand on February 28th, at Rahway, N. J., where they undertook to put in their well-known melodrama entitled "Fire" at the Auditorium in that place. This particular troupe are not only incendiaries but iconoclasts as well, the Auditorium being a landmark probably 150 years old, and it is glad we are to record that the play didn't come off as expected, for the firemen got their play on in time to interfere. We hope "Jersey Justice" may catch, convict and confine this troupe before they succeed somewhere else, and that their last act may be played in a "dungeon cell."

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Talks with Life Insurers.

The United Brethren Mutual Aid paid since its organization up to the date of its final taking off the sum of $7,744,513.87. But old mortality and the arithmetic are "stayers." They never were outstayed yet.

* * *

James T. Phelp's advice to women is sound and should be followed: "Let no false modesty prevent your demanding of your husband a reasonable amount of insurance on his life, payable directly to you in event of death. It is your right."

* * *

The Supreme Court of Massachusetts, sitting in full bench, decided that in that State it is necessary that a copy of the application for life insurance should be attached to the policy in order that it may be part of the policy or admissible as evidence.

* * *

It does not take many arguments, nor need they be strong, to induce you to take out a policy insuring you against loss by fire on your household effects. Two or three alarms of fire at night will do that, and funerals should prove to you that you are mortal. Get your life insured.

* * *

Life insurance is the most rational way of providing for the future of your family or for any that may be dependent on you. There is absolutely nothing that can take its place. No amount of drudgery or patient saving will yield certainly that which life insurance gives you in a moment. We see every day plenty of men who are devoted to their wives and children and who deny themselves for their families but who neglect to take out a policy of insurance. How stupid!

The annual statements of life insurance companies are gradually assuming a frank and candid character which is as welcome to the insuring people as it has been universal and will be conducive to business of large volume and good character.

* * *

Some canvassers—smart enough in all other directions—dull immensely in the matter of showing sense enough to leave a man when they find him busy. A really preoccupied and busy man will fully appreciate the tact of an agent who understands how to accomplish this little bit of strategic movement properly.

* * *

The United Brethren Mutual Aid Society of Lebanon, Pa., has, at last, after a very hard and very creditable struggle, given up the ghost and submitted to the embraces of a receiver. It was, probably, the most honestly-conducted pay-as-you-go concern America ever produced and has done all to demonstrate the possibility of the system it advocated that any organization of the kind can ever accomplish.

* * *

In the United States Court in Cleveland, Ohio, Judge Ricks handed down a decision on the 11th inst. in the case of Mrs. Ada McDonald against R. C. Penfield. Mr. Penfield, it appeared, had advanced Mr. Botsford, Mrs. McDonald's father, some money prior to his death on a life policy, Mrs. McDonald being the beneficiary. After Botsford's death Penfield realized something more than $4,000 on the policy and Mrs. McDonald sued him for an accounting. The court held that Mr. Penfield was only entitled to what he had advanced, and the balance was to be paid over to Mrs. McDonald. This decision is exactly in line with the decisions of other courts in similar cases.

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Life insurance is by long odds the best kind of philanthropy. It proves the love of the husband and father, it keeps the family together, it builds up the home, which is the real basis of the State, and it enobles the man who pays cheerfully the premiums as they fall due.

* * *

The notable difference between life and life insurance is that life is insecure while life insurance in a good company is the most secure financial investment a man can make. But, "a fraudulent life insurance company is not only a commercial offence, it is a moral crime." So study your company before you join it.

* * *

There is no other word in the English language as sweet as home—if it is managed under the happy tyranny of love. Home is hades without love, and if the bread-winner has love of the right kind he will make his home a place to tie to during life, and leave it a spot about which fond memories will cling after he has sailed over the sea separating here and there—if he has insured his life for the good of those he leaves behind.

* * *

It is a rather singular thing that so many people have the mistaken notion that in buying life insurance they may do almost anything and still get off without paying. The other day an agent had to sue one Kelly for $284.50 which he, the agent, had advanced with the consent of Kelly on a life policy.

The defense claimed that Kelly went into the deal not fully understanding it. and thinking that even after having been examined and agreeing to take the insurance, he could withdraw if he so desired, and that he thought a failure to pay the premium was equivalent to a withdrawal. The jury returned a verdict for the plaintiff for the full amount of his claim.

A prominent life insurance officia lately remarked that the investment, nonforfeitable and loan features were all splendid, in their way, "but," he added with an emphatic look and gesture, "gentlemen, the one grand mission of life insurance, when all is said and done, is to take care of the loved ones when the head of the family is snatched away." And right he was—dead right.

* * *

No man who walks about uninsured, saying he "will take the risk of dying that way," has any idea of what rot he is talking. *He* is taking no risk, but he is putting the family he should protect in great danger. That's the truth. What he says is false. Many a man who thought himself well-off in this world's goods has died poor through some disastrous combination of circumstances. You may be one of them.

* * *

Here is this old one which we clip from a daily paper. No matter if it is old, it is good and teaches a lesson:

An elderly lady, whose age might be guessed at as between 50 and 60, recently entered the office of a life association and asked to see one of the officers. An attache of the office volunteered to answer any inquiries, and the lady said she wanted to see about getting some insurance on her husband's life, and thought the particular association a good one to place it with.

"What is his age?" was asked the lady.

"He is 70 years old."

"Has he ever had any life insurance?"

"Oh, no, indeed: He never had any life insurance before. He has always been a very strong man and never needed any, before, but he is quite sick now, so I thought I had better get his life insured before it was too late."

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Talks with Accident Insurers.

The New England Burglary Insurance Company of Boston is breaking into the western States rapidly, its latest attempted entrance being into the State of Kentucky.

* * *

Pistols are very dangerous things to carry about one's person. The other day as Charles Henry was exchanging his revolver from his coat to his trousers pocket during services at the Free Methodist church the weapon was discharged, causing a panic. With the exception of a flesh wound received by Henry no one was injured.

* * *

Capt. C. B. Rustin, of Omaha, Neb., chose to try strength with a professional strong man, and in attempting to lift a a 450 pound weight injured himself in the back. He was insured in the Standard Life and Accident of Detroit, and was soft enough to think he could draw indemnity under his policy. He had to sue and found out differently.

* * *

"It may be a surprise to know," said a traveling accident insurance policy man the other day, "that despite the prevailing hard times, my business has been better during the past six months than it has been during the past few years. People take the insurance in order to tide them over. If they should die the money would come in handy to straighten out their affairs."

* * *

Truth has in a late number the following, which ought to be read between the lines: "I have observed in traveling in the West that the irregularity of railroad accidents is a fruitful cause of complaint. The frequent disappointment of the holders of accident policy tickets on western roads is leading to widespread protest. Certainly the conditions of travel in the West are altering rapidly and accidents can no longer be relied upon. This is deeply to be regretted in so much as, apart from accidents, the tickets may be said to be practically valueless. I was brought in contact with one very sad case of a man whose mother-in-law had safely arrived in Denver from the West, almost on the same day that his five surviving sons arrived in safety from St. Louis. The case was a peculiarly distressing one, since for some time the unfortunate man had found his sole means of support in sending his boys up and down over this route.

* * *

We have read in the "funny" columns of our daily and other papers concerning the freaks that come upon the earth by being blown in through a door or window accidentlly left open, but have just now read of two people—one of each set—being blown off the cars. There are other cities that have been windy ones besides our own, during the past few weeks. Tuesday morning, March 3, a Mr. R. D. Bachman, an insurance agent, was blown off the Lehigh Valley train which left Newark, N. J., for New York at 8:25 o'clock. He was passing from the smoker to go into the next car, and letting go the brake to catch his hat the wind lifted him bodily off the train and carried him twenty feet before he struck bottom. He was rescued badly hurt and sent to St. Francis' Hospital, Jersey City. On the morning of March 4th, Miss Lillian Straun, while riding into New York over the Erie road, attempted to pass from one car to another. She paused on one of the platforms "to see if her hat was on straight" when Boreas started up a flirtation with her and enchanted her from the train in his

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embrace. Just where the accident occurred the wind has a free sweep of many miles directly across the "Hackenack meadows." Whether the insurance agent or the book agent—which was the occupation of Miss Straun—were either insured against accidents does not appear. Both were badly hurt, and surely the insurance agent should have carried an accident policy.

* * *

We are doing something towards elevating the tracks of the railways which come into Chicago, but grade crossings are responsible for the death of many people in this city. It is estimated that we kill two a day here yet at the various crossings. But this lamentable loss of life is not confined to any one city. In other cities the deadly work goes on, which could be stopped by judicious legislation.

* * *

Wise people are certainly averse to taking chances. It is anything but wise to go without accident insurance, nor thoughtful to trust to the chances of being laid up or even killed without an accident policy to make good the loss of time to yourself or to give those dependent on you something with which to sustain life. It is impossible to avert a chance bullet or a blow from a falling brick or piece of wood which may keep you from your business or trade for weeks, or even destroy your life.

* * *

The companies catch it every now and then in a way which should teach them a lesson. In the United States Court in Memphis last month the administrator of the estate of A. G. Mitchell got a verdict against several accident companies amounting in all to $60,000. Mitchell bought all this insurance in St. Louis one day last November and was killed the very next morning by falling under a train in the suburbs of Memphis. The companies alleged suicide or gross negligence, but the result of the second trial (the first resulting in a hung jury) went against them.

* * *

The question was raised the other day in a prominent life insurance office as to why women are not more generally insured. The insurance companies draw the line very close—those that insure women at all. It was declared that a record of the accidents that daily take place in the United States show that there are more men than women who meet with accidents. It was proposed that an insurance company be organized to take accident risks on unmarried women who earn their own living. School teachers, stenographers, lady book-keepers, music teachers, etc., it is argued, are willing to carry insurance of the accident kind. Ex-Gov. Frank D. Jackson, of Iowa, is president of a company that takes risks of a certain kind on women. He was asked why women are not more generally insured, but rather evaded answering the question. Health Officer J. W. Prendergast thought that a company that would take accident risks on women who earn their own living would easily find a profitable field. Let some well-posted insurance man tell why woman are debarred to the extent they are by life and accident insurance companies. Here is a chance for the new woman to make a record. Let her organize an insurance company for her own sex exclusively.—*Cincinnati Commercial Gazette.*

This is easy. The answer is not on account of man's inhumanity to man but because of man's inhumanity to woman.

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LEGAL DECISIONS.

Fire Insurance.—Illegal Business a Bar to Collecting on Policy. In the case of the Sun Mutual Insurance Company *v.* Searles it was *Held,* that where a merchant has paid the proper privilege tax on a certain amount and subsequently extends his business so that his business becomes illegal, a contract of insurance issued afterwards on the stock is one made in reference to a business illegally carried on and therefore is invalid under the laws of that State.—Mississippi Supreme Court.

Fire Insurance.—Waiver of Defects in Proofs. In the case of the Northern Assurance Company *v.* Samuels it was *Held,* that the failure of the company after demanding an appraisement at a given time and place to appear at such time and place is a waiver of its right to appraisements. And also that a failure to notify the insured of defects in proofs of loss which were capable of correction is a waiver of its right to object to such proofs on the ground of defects.—Tennessee Court of Appeals.

Fire Insurance.—Vacancy—Local Agent. In the case of McLeary *v.* the Orient Insurance Company the court *Held,* that where a vacancy permit was attached to a policy on buildings owned by two persons and defendant instructed its local agent to cancel said permit at the expiration thereof and said instruction was shown to one of said owners, defendant was not liable for a loss occurring after the permit expired, though the local agents had consented to temporarily extend the permit. Defendant, in accepting the premium from said agent after the loss, but having no knowledge of the vacancy at the time of the loss or the extension of the permit, did not waive compliance with a stipulation in the policy that defendant would not be liable if the premises were vacant.—Texas Civil Court Appeals.

Fire Insurance.—Garnishment—Liability of Company. In the case of Campbell *v.* Hanney it was *Held,* that where an insurance company, in consideration of a surrender by a party of his policy, agreed to send to its agent, for such party, a cashier's check for a certain sum, payable to the order of such party, the insurance agent became the agent of this party, so that the mailing of the check to him was delivery to said party, and the amount could not be reached by a subsequent garnishment against the company.—Rhode Island Sup. Court.

Fire Insurance. — Trustee — Title. In the case of the Rhode Island Underwriter Association *v.* Monarch it was *Held,* that where a policy is taken in the name of a trustee on the advice of the agent of the company, the agent being aware at the time that the property is held in trust and that the premium is paid by the trustee, the company cannot claim a forfeiture of the policy under the condition avoiding the same unless the interest of the insured is unconditional and sole ownership, though the policy provides that no condition thereof can be waived by an agent except in writing endorsed on the policy. The company cannot avoid liability on a

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policy taken out by a trustee for the interest of his trust because he could not have enforced the trust, where the trustee of his own will performs the trust. A policy taken out by a trustee is not avoided by a consequence by the trustee to the trust—Ky. Appellate Court.

Fire Insurance.—Appraisement. In the case of the Germania Fire Insurance Company *v.* Warner it was *Held*, that plaintiff, in an action against a company to recover for a loss, sets forth in his complaint the facts in connection with appraisement proceedings, as provided in the policy, to determine the value of the articles destroyed and the extent of the injury to those remaining, does not necessarily change the action from one on the policy to one on the award of the appraisers.

Where the agreement entered into after the loss, and in fulfillment of the clause stipulating therefor in an insurance policy states that "it is expressly understood that this agreement and appraisement is for the purpose of ascertaining and fixing the amount and damage only, and shall not determine, waive or invalidate any other right or rights of either of the parties," the only question which can be considered as submitted to the appraisers is that of determining the value of the property totally destroyed, and the injury to that not destroyed.—Indiana Appellate Court.

Fire Insurance.—Increase of Risk—Incumbrance—Waiver—Agent. In the case of the German Fire Insurance Company *v.* Stuart it appeared, in an action on a policy that the answer alleged that when the policy was issued the buildings were used as tenements; that before the loss occurred the insured, intending to use them for other purposes, gave notice to quit to the tenants, and that some of them left; that these facts increased the risk. *Held*, that a demurrer was properly sustained, as the answer did not allege sufficient facts to establish a forfeiture under the stipulation in the policy making it void "if the hazard be increased by means within the control" of the insured.

The mortgaging of property will not avoid a policy thereon providing that any change "in the title, interest, or possession of the subject of insurance" shall avoid it.

The fact that property becomes incumbered by a judgment lien will not avoid a policy thereon providing that any change "in the title, interest, or possession of the subject of insurance" shall avoid it.

The sending of an adjuster by an insurance company to adjust a loss is a waiver of a stipulation in the policy requiring written notice of loss.

The retention by a company of proofs of loss furnished without objection is a waiver of its right to object to them for insufficiency.

An insurance agent authorized to make contracts of insurance has authority to receive proofs of loss.—Indiana Appellate Court.

Life Insurance.—Non-Payment of Premiums—Notice to Wife. In the case of Mullen *v.* the Mutual Life Insurance Company it appears that the action was on a policy issued to plaintiff and his wife, the petition alleged that the policy was in full force, and that plaintiff and his wife had complied with its terms as to payment of premiums. The answer consisted of a general denial, and a specific denial that the policy was in force at the date of the wife's death. Non-payment of premiums did not vitiate the policy, unless such non-payment occurred after notice. *Held*, that evi-

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dence of non-payment after notice from defendant was admissible.

In an action on a policy issued on the lives, and to, plaintiff and his wife, it appeared that the laws of the State where defendant was located provided that no policy should be forfeited for non-payment of premiums, unless a notice in writing, stating the amount due, should have been mailed by the company to insured, and that such a notice had been mailed by defendant, addressed to plaintiff and his wife jointly, and received by plaintiff. *Held*, that plaintiff could not avail himself of his failure to deliver the notice to his wife, or to inform her of its receipt, and claim that the policy was not forfeited because she had not received notice.—Texas Civil Court Appeals.

Assessment Life Insurance.—Non-Pay-payment of Assessment. In the case of Elliot *v.* the Grand Lodge of the Order of United Workmen it was *Held*, that if the evidence shows that the insured has paid sufficient funds to cover all legal assessments no forfeiture can be declared, even though the lodge may have made an application of funds such as to show the member in arrears.—Kansas Court of Appeals.

Accident Insurance. — Construction of Policy. In the case of Meyer *v.* the Fidelity and Casualty it was *Held*, that the words "disease" or "bodily infirmities" as used in the provision of an accident policy exempting insurer from liability for injuries caused thereby, mean practically the same thing, and only include an ailment or disorder of a somewhat established or settled character, and not merely a temporary disorder, arising from some sudden and unexpected disarrangement of the system, though it produces unconsciousness. Injuries caused by a fall due to a temporary and unexpected physical disorder are "violent," "external" and "accidental" within the meaning of such words in a policy.—Iowa Supreme Court.

Employer's Liability Insurance. In the case of the Anoka Lumber Company *v.* the Fidelity and Casualty Compay it was *Held*, that under such a policy, the insured need not give notice to company until an accident has happened and he has been notified himself of the claim; that the insurance company is liable to him for amount of judgment, within limitation though he has not paid the judgment. And if the insured has failed in business, the liability of the company did not pass to his assignee, and the party injured could garnishee the company to recover the amount of his judgment.—Minnesota Supreme Court.

Fidelity Insurance.—Contract of Indemnity. In the case of the Fidelity and Casualty Company *v.* Eickhoff it was *Held*, that a contract between a company and an employer, guaranteeing the fidelity of the employé, having been executed at the request of such employé, his obligation to indemnify the company is co-extensive with the obligation of it to indemnify the employer; and any provisions in the contract between the company and the employer as to proof of liability, which were binding on the company, in favor of the employer, are equally binding on the employé in favor of such guarantying company. But a stipulation in such a contract that the voucher or other evidence of payment by the company to the employer should be conclusive evidence against the employé as to the fact and extent of his liability to the company is void, as against public policy, in so far as it makes such voucher or other evidence of payment conclusive evidence.—Minnesota Supreme Court.

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MISCELLANY.

FORECAST.

Don't malign this style of weather—
  Greet the seasons as they go;
For the world still hangs together,
  When the March winds blow.

Don't believe that life is cheerless—
  There are charts you do not know,
And green blades are pointing upward,
  When the March winds blow.

Don't forget the chain is endless—
  Far away from ice and snow,
Summer songs are trooping northward,
  When the March winds blow.

Let them toss and hurl and whistle—
  Joy to watch the battle flow;
Grief is shading into gladness,
  When the March winds blow.

HARD TIMES.—"Beverly, I'm getting up a French class; won't you join?"

"French? Why, man, I can hardly afford to talk English."

LET HER HAVE IT.—"What do you suppose will be done with the north pole, now that it has been discovered."

"Oh, Boston will buy it in."

Gen. Washington would be inexpressibly amazed at the improved facilities for crossing the Delaware which the new railway bridge affords.

CLEVER BRIDGET.—"They have potatoes to burn out in North Dakota."

"That's nothing; Bridget has them right here in our kitchen."

THE EARLIEST HARBINGERS.—"Have you heard a robin yet?"

"No; but a lot of circulars regarding European tours have come in."

HIS LOVERLIKE EVASION.—"What's the number of her shoes?"

"Two."

"Twos?"

"I said two—do you think she's a quadruped?"

NOT IN HIS LINE.—"Oh, dry up!" shouted somebody in the crowd to the intoxicated individual in the middle who was trying to make a campaign speech."

"Gen'lmen," said the speaker, stopping short in his harangue and looking about with an injured and insulted air, "I dunno what I've ever (hic) done to make you wish (hic) that I should ever (hic) come (hic) to such an awful end!"

A DISTINGUISHING CHARACTERISTIC.—"Speakin' of twins, said the old man Chumpkins, "there was two boys raised in our neighborhood that looked just alike till their dyin' days. Lem didn't have any teeth, and his brother Dave did, but they looked precisely alike all the same. The only way you could tell 'em apart was to put your finger in Lem's mouth, and if he bit yer 'twas Dave."

WE'VE ALL BEEN THERE.—George: "What a fine building that is across the way."

Charles: "Yes, yes; but the owner built it out of the blood, the aches and groans of his fellowmen; out of the grief of crying children and the woes of wailing women."

"Ah! A rum seller, of course. Yes, yes!"

"Oh, no; he's a dentist."

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WHY IT WAS QUIET.—There has been one nice, quiet trolly party in Baltimore. It was composed of deaf mutes.

GETTING VALUABLE RETURNS.—"Don't you find membership in so many clubs very expensive?"

"Oh, no; I change hats with some one nearly every time I go."

THE USUAL RESULT—Heaffer: "Well, I presume you called on Miss Dore to ascertain why she is never at home when you happen in! What did you find out?"

Pfeiffer: "Miss Dore, as usual."

HE WAS.—Parson (to candidate for Sunday school: "Have you been christened, my boy?"

Boy: "Yes, shir. Got marks in three plaishes on my left arm!"

FOUR TOO MANY.—Chicago Woman: "I want a marriage license. My fiance is too busy to come himself."

Clerk of Court: "Yes, ma'am (glancing at calendar). Let me see, this is the 10th, isn't it?"

Chicago Woman: "Why, how perfectly absurd of you! This is only my sixth."

A Georgia justice called up to unite in marriage Thomas Cummins, aged ninety-seven, to Margaret——colored, aged forty, felt the importance and solemnity of the occasion, and in the spirit and impulse of inspiration, improvised the following beautiful and impressive ceremony:

"Tom will you take 'Ret
Without any regret,
To love and to cherish,
Till one of you perish
And is laid under the sod;
So help you God?"

To this Thomas ascented with a hearty "ya's, sir." The justice then proceeded as follows:

"'Ret, will you take Tom,
And cling to him long,
Both out and in,
Through thick and thin;
Holding him to your heart,
Till death do you part?"

The response was decisive, "sartin I will, sar." Then the justice proceeded with grace of action and dignity of demeanor to say:

"Through life's alternate joy and strife
I now pronounce you man and wife.
Go up life's hill till you get to the level,
And salute your bride, you rusty, black devil."

DECISION AFTER REFLECTION.—Little Girl: "If I should die and go to heaven, would I have wings?"

Mamma: "Yes, my pet; and a crown and harp."

"And candy?"

"No."

"Well, I'm glad we've got a good doctor."

NEW ENGLAND COURTSHIP AS IT WAS AND IS.—Scene: Salem, 1660.

Priscilla Puritannica: "Yes, Master Virtuous Ebenezer Smith, I love you."

Virtuous Ebenezer: "Oh, you sweet girl."

Pris. Pur.: "Now, do not be too voluptuous, Master Virtuous Ebenezer Smith, and do not call me sweet."

Virt. Eb.: "I will try."

They engage in silent prayer.

In Boston, 1889.

Victor Emanuel Smythe: "Darling, kiss me."

Priscillesca Powderpuff: "I should like to, but oh, Vicky, God sees everything!"

Vic. Em. Sm.: "Well, turn the light down."

(Priscilla turns it out.)

Chorus: "Yum, yum, yum!"

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THE SEVEN AGES OF WOMAN.

All the world's a wardrobe,
And all the girls and women merely wearers;
They have their fashions and their fantasies,
And one she in her time wears many garments
Throughout her Seven Stages. First the baby,
Befrilled and broidered, in her nurse's arms,
And then the trim-hosed schoolgirl, with her flounces
And small-boy-scorning face, tripping, skirt-waggling,
Coquettishly to school. And then the flirt,
Ogling like Circe, with a business *œillade*
Kept on her low-cut corset. Then a bride
Full of strange finery, vestured like an angel,
Veiled vaporously, yet vigilant of glance,
Seeking the woman's heaven, Admiration,
Even at the altar's steps. And then the matron,
In fair rich velvet with suave satin lined,
With eyes severe, and skirts of youthful cut
Full of dress saws and modish instances,
To teach her girls their part. The sixth age shifts
Into the grey yet gorgeous grandmamma,
With gold *pince-nez* on nose and fan at side,
Her youthful tastes still strong and wordly wise
In sumptuary law, her quivering voice
Prosing of fashion and *Le Follet*, pipes
Of robes and bargains rare. Last scene of all,
That ends the sex's mode-swayed history,
In second childishness and sheer oblivion
Of youth, taste, passion, all—save love of dress!

So Different.—She: "I weighed 121 pounds this morning."

He: "In your heavy winter coat, though?"

She: "No, I held it on my arm."

Hard to Please.—"Isn't Beverly a trifle too particular?"

"Particular? If you gave him the earth he would insist on having all the mud cleaned off before he would take it."

Just So.—Henpecked Husband (reading the paper and rocking the cradle): "Ahem! the bustle is going out, I see."

Vixenish Wife (who has just finished dressing): "You bet it is, and I'm going with it. You take care of that baby till I get back."

Important Part of Speech.—He: "What is a kiss, grammatically speaking?"

She (with a blush and a pucker): "It's a conjunction—one of those things that cannot be declined."

A Sense of Safety.—I asked my own class of boys and girls if they always said their prayers night and morning. Most replied that they did, but one small child said she only said her prayers in the morning. "Indeed, and how is that?" I inquired. "I should think you would need God's care more at night than in the daytime. Why don't you say your prayers at night?"

"'Cause I always sleep in the middle," was the quick reply.

A Score of Evenings.—The two girls were walking along Woodward avenue, talking about their best young men of course. At least one of them was.

"Charley was up to see me last night," she said, with a twitter.

"That's twice in a week, isn't it?" inquired the other.

"Yes," and she blushed and giggled.

"I suppose he'll come three times in the next week?"

"I suppose so."

"And four times the next?"

"That's what brother says."

"And five times the next?"

"That's what sister says."

"And six times the next?"

"That's what auntie says."

"And seven times the next?"

"That's what papa says."

"And then what?"

"Then we'll get married; that's what everybody says."

"And then what?"

"Then I won't see him any more of an evening; that's what mamma says."

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ALL YOUNG ONCE UPON A TIME.—Smith (at the circus): "Never too old for the circus, eh, Brown?"

Brown: "I don't care anything about it myself; but some one had to come with the boy."

"Is that your boy?"

"Well—er—no; my boy was taken sick at the last moment, poor little chap, and so I brought a neighbor's. Ah me! we were all young once, Smith."

SHE CONSIDERED IT A DELIBERATE INSULT.—When General O. O. Howard was marching down through Tennessee General Whittlesy, late president of the Freedmen's Bank, was assistant adjutant-general on his staff. Whittlesey had been a clergyman down in Maine, and was fully as straitlaced as Howard. One day Howard drove into a farm-yard from which Whittlesey was just departing. A woman and her grown daughter were standing outside the door.

"My good woman," said Howard, "will you kindly give me a drink of water?"

"No. Get out of my yard. A lot of more impident Yankees I never seed."

"But I have done nothing and said nothing out of the way, and will severely punish any of my soldiers who should say or do anything wrong."

"That sojer insulted me," said she, pointing to the retreating form of General Whittlesey. "He axed me for a drink of water and when I done give it to him he sassed me."

"But—but that is General Whittlesey of my staff. I am sure he wouldn't be rude to any woman."

"Maw," said the girl, pulling her mother's dress, "I reckon he moughtn't have meant anything misbeholden."

"Hush; don't I know low-down blackguard talk when I hears it? He asked me 'what was the State of my nativity?'"

A LOVE STORY IN THE VERNACULAR—CONTINUED.

Artie did not feel well. He had to go over on State street with his coat collar turned up and smoking a black cigar. It must have been nothing else than the guiding hand of fate that shoved him around a bevy of women who were carrying bundles and looking at show windows at the same time, thus continuing ruthlessly to mow down anything or anybody that came across their path, for Artie suddenly spied the cause of his sorrow. He would have known her by the sacque alone, but the sprig of plumes on the hat helped in the identification. He had seen all these before, for Mamie, as he had often remarked, was "short on duds, but long on style."

Your ordinary lover would have retreated palpitating. Considering that when Artie had last seen her she was all tears and that his parting words had been, "There are others," it would have been proper for him to drop again into the moving crowd before she turned from the display of precious furs and saw him there looking at her.

But Artie did nothing of the kind.

He walked up to her, brushed some imaginary dust from the bulge of her sleeve, and said "Hello, girlerino, how's everything stacking?"

Mamie turned around and there was a sudden leap of color in her face.

She said: "Why, Mr. Blanchard."

"What were you pipin' off—the furs?" asked Artie.

"Yes," with her face half-turned from him.

"Do you see the big sealskin sackerino there? I was lookin' at it the other day. I'm thinkin' of buyin' it for a lady friend of mine."

"Indeed!"

By this time she had recovered some-

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what and she spoke with an evident attempt to be coldly sarcastic.

"You heard me, didn't you? I went in and asked the main squeeze of the works how much the sack meant to him, and he said I could have it for 400 simoleons. 'Well,' I says, 'that's a mere bagatelle to me. That wouldn't keep me in shirt-studs for a month.'"

He paused for a moment or two, watching her all the time, and then he said: "But may be you'd rather have that other one up there. You know what you'd like."

Mamie did not look at him and she did not answer. Artie's "kidding" was much too subtle to have attracted the attention of the people who brushed against them. But in State street the pedestrians will not give their attention to a man unless he does something worthy—such as falling off a cable car or being struck by the tongue of a coal wagon.

"How about my little old picture? Is it turned to the wall?"

"I—guess not."

"Oh, you're guessing, are you? Well, I s'pose the other boy's fillin' all my dates?"

"That silly thing!"

Artie chirruped as if skeptical. "He's a nice boy," said he, and he added, after a deep sigh: "Nit—not."

Mamie turned to him, and, in a quick flame of earnestness, said: "Artie, you know I can't bear that old thing, and I'll never speak to him again as long as I live."

"You won't be loser anything at that."

"I'm going to write to him and let him know something."

"Why, no; not at all. I've told you all along that if you'd give me his address I'd go around and make him look as if he'd been called for and couldn't come."

"If it hadn't been for him we wouldn't have——"

"Wouldn't have put on the mits, eh? Well, come on. Let's be movin'."

He took her by the arm, and then he remembered that it was State street and 3 o'clock in the afternoon.

"I have to meet the Connelly girls in a few minutes. I promised 'em."

"Shake 'em. You've got something better than the Connelly girls."

Mamie gave him a vicious nudge in the ribs and then broke out laughing, and the war was then and there over.

"About Tuesday night, Mamie?"

"Yes—or Monday."

"And you're goin' to write to that sloberino that's been beatin' my time?"

"Yes; I'm going to write to him once and for all."

"Well, say, I want to help you on that."

"All right; if you want, to."

"If I ever help on it he'll know he's got a letter."

"Look here, Artie," and she stopped short. "You're taking me the wrong way. I must meet the Connelly girls."

"All right; only there's a man right in here's got a bunch o' swell violets waitin' for you.' I picked 'em myself and had him put 'em on the ice to keep."

It wasn't the same Mamie who came out of the florist's wearing a bunch of violets, and it wasn't the same Artie who was grinning at her delight over the little present.

"Now, I must go for the Connelly girls," said she.

"All right. Say, Mame."

"Yes."

"I'll just make that to-morrow night."

There is a demand among theatrical people for "protection for American actors." How would an egg-intercepting screen at the front of the stage do?

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Tables of Standing of Insurance Companies.

The tables given contain the names of the companies, location, the year in which they began business, capital, assets, liabilities and surplus as to policy-holders. As this magazine is printed in the interest of the policy-holders it was not considered necessary to give what is called the net surplus, but if any one is interested in that he can easily obtain it by subtracting the capital given from the surplus as to policy-holders. It will be noticed that a few of the companies have their capital impaired. The amount of the impairment is easily obtained by comparing the surplus as to policy-holders with the capital. If this surplus is not equal to the capital an impairment is evident and the amount of such impairment is the difference between the two. We have striven to give those having lines of insurance to place the cash assets of the companies, and have eliminated "stock notes" and the like from the amounts. We have taken the figures from the sworn statements of the companies, and shall prefer always to correct figures in accordance with the rulings of the different insurance departments.

In the case of the mutual fire companies we give simply cash assets and then the net amount of premium notes beyond. Of course we have not given all the farmers' mutuals in the different states, but have endeavored to put in those companies that are striving for general business.

Companies Ceased Doing Business Since January 1, 1895.

COMPANIES	REINSURED IN
Council Bluffs	Failed.
First National, Worcester	National, Hartford.
Home, Salt Lake City	Liverpool & London & Globe.
Illinois Mutual, Chicago	Receiver.
Indemnity, Davenport, Ia.	Failed.
Merchants' and Manufacturers', Clinton, Ia.	
New York Bowery, New York	Palatine, Manchester.
Northwest Fire and Marine, Portland, Oregon	Firemans Fund, San Francisco.
Ohio, Dayton	North British and Mercantile.
Rutland, Rutland, Vt.	Failed.
Sun, San Francisco, Cal.	Fireman's Fund.
Farmers and Mechanics, Alexandria, Va.	Failed.

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ALABAMA.

JOHN PURIFOY, Auditor, Montgomery.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Capital City	Montgomery	1871	$149,400	$387,522	$173,030	$214,492
Commercial	Montgomery	1876	100,000	187,897	84,334	103,563
Factors and Traders	Mobile	1870	150,000	182,689	4,889	177,800
Planters' and Merchants'	Mobile	1866	100,000	125,494	24,554	100,957
Stonewall	Mobile	1866	150,000	209,798	12,477	197,321

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American of Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Commercial Union, London.
Continental, New York.
Fire Association, Philadelphia.
Georgia Home, Columbus, Ga.
German American, New York.
Germania, of New York.
Girard, Philadelphia.
Glens Falls, Glens Falls, N. Y.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Hibernia, New Orleans.
Home, of New York.
Imperial, London.
Insurance Co. of N. A., Philadelphia.
Knoxville, Knoxville.
Lancashire, Manchester.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
Macon, Macon.
Manchester, Manchester, Eng.
Mechanics' and Trad'rs', New Orleans.
Merchants', New York.
Merchants', Newark.
Mutual, of New York.
National, Hartford.
North British and Mercantile, London.
Niagara, New York.
Northern, Aberdeen.
Norwich Union, Norwich.
Orient, Hartford.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Pelican, New Orleans.
Providence Washington, Providence.
Queen, New York.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Southern, New Orleans.
Springfield, Springfield, Mass
Sun, London.
Sun Mutual, New Orleans.
St. Paul, St. Paul, Minn.
Westchester, New York.
Western Assurance Co., Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Commercial Alliance, New York.
Equitable, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual, New York.
Mutual, Louisville.
Mutual Benefit, Newark.
New England Mutual, Boston.
New York, New York.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, New York.
American Surety Company, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
London Guarantee.
Lloyds Plate Glass, New York.
Metropolitan Plate Glass, New York.

ARKANSAS.

C. B. MILLS, Auditor, Little Rock.

FIRE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Arkansas	Little Rock	1887	$ 59,950	$ 81,675	$ 15,144	$ 66,531

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, of Philadelphia.
American Central, St. Louis.
American, New York.
Atlanta Home, Atlanta.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Columbian, Louisville.
Commercial Union, London.
Crescent, New Orleans.
Continental, New York.
Connecticut, Hartford.
Fire Association, Philadelphia
German, of Freeport, Ill.
German American, New York.
Germania, New Orleans.
Glens Falls, Glens Falls.
Greenwich, New York.
Hanover, New York.
Hartford, Hartford.
Home, of New York.
Imperial, London.
Insurance Co. of N. A., Philadelphia.
Liverpool and London and Globe, Liverpool.
Lancashire, Manchester.
Manchester, Manchester, Eng.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
National, Hartford.
New Orleans Assn., New Orleans.
Niagara, New York.
Orient, Hartford.
Palatine, Manchester, Eng
Phenix, Brooklyn.
Phœnix, London.
Phœnix, Hartford.
Pennsylvania Philadelphia.
Royal, Liverpool.
Southern, New Orleans.
Springfield, Springfield, Mass.
St. Paul, St. Paul, Minn.
Sun Mutual, New Orleans.
Teutonia, New Orleans.
Underwriters Agency, New York.
Western Assurance Co., Toronto.

MISCELLANEOUS COMPANY

London Guarantee.
New York Plate Glass.

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CALIFORNIA.

M. R. HIGGINS, Insurance Commissioner, San Francisco.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fireman's Fund .....San Francisco	1863	$1,000,000	$3,449,096	$1,461,891	$1,987,205
T. S. Chard, Gen. West'n Agt., Chicago.					
Home Mutual .....San Francisco	1864	300,000	887,019	258,834	628,185

LIFE COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
*Pacific Mutual.....San Francisco	1868	$100,000	$2,678,158	$2,317,032	$220,826

*This company does also an accident business.

SURETY COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Pacific Surety Company.....	1885	$100,000	$154,388	$22,534	$131,854

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Allemania, Pittsburgh.
Alliance. London.
American, of Newark.
American, of Boston.
American Central, St. Louis.
American, of Philadelphia.
American, of New York.
Atlas, London.
Baloise, Basle, Switz.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', of New York.
City of London, London.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Economic, London.
Farragut, New York.
Fire Association, of Philadelphia.
Firemen's, of Baltimore.
Firemen's, of Newark.
Franklin, Philadelphia.
General, London.
German American, New York.
German, Pittsburgh.
Germania, of New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hamburg-Magdeburg, Hamburg.
Hanover, New York.
Hartford, Hartford.
Helvetia Swiss, St. Gall, Switzerland.
Home, of New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Magdeburg, Magdeburg.
Manchester, Manchester, Eng.
Merchants', Newark.
Merchants', Providence.
Milwaukee Mechanics', Milwaukee.
Mutual, of New York.
National, Dublin.
National, of New York.
National, of Hartford.
New Hampshire. Manchester.
New York Bowery, New York.
New Zealand, Auckland.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
North German, Hamburg.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin.
Queen, New York.
Rochester, German, Rochester, N. Y.
Royal, Liverpool.
Royal Exchange, London.
Scania, Malmo, Sweden.
Scottish Union & National, Edinburgh.
Security, New Haven.
South British F. & M., Auckland
Southern, New Orleans.
Springfield, Springfield, Mass
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Straits, Singapore, India.
Sun, London.
Sun Mutual, New Orleans.
Svea, Gothenburg, Sweden.
Teutonia, New Orleans.
Traders', Chicago.
Transatlantic, Hamburg.
Union, London.
Union, Philadelphia.
United Firemen's, Philadelphia.
United States, New York.
United States Lloyds, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

MARINE COMPANIES.

Alliance, London.
Baloise, Basle, Switzerland.
Boston, Boston.
British and Foreign, Liverpool.
Canton, Hong Kong.
China Traders, Hong Kong.
Commercial Union, London.
Federal, Zurich, Switzerland.
Fonciere, Paris.
Frankfort Marine, Frankfort.
Helvetia General, St. Gall, Switzerl'd.
Indemnity Mutual, London.
Ins. Co. of North America, Philadel'a.
International, Liverpool.
London, London.
London & Provincial, London.
Magdeburg General, Magdeburg.
Mannheim, Mannheim, Ger.
Man On, Hong Kong.
Marine, London.
Maritime, Liverpool.
National, London.
New Zealand, Auckland.
North China, Shanghai.
On Tai. Hong Kong.
Providence-Washington, Providence.
Reliance, Liverpool.
Sea, Liverpool.
South British, Auckland.
Standard, Liverpool
St. Paul, St. Paul.
Switzerland Zurich.
Thames and Mersey, Live pool.
Transatlantic, Berlin.
Union, Christchurch, N Z.

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CALIFORNIA.—CONTINUED.

Other Companies Authorized to do Business:

Union Insurance Society, Hong Kong.
Union, Liverpool.
Universal, London.
Yangtsze, Shanghai.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts Mutual, Springfield.
Mutual Benefit, Newark.
Mutual, New York.
Mutual Reserve Fund, New York.
National, Montpelier, Vt.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Travelers' Hartford.
Union Central, Cincinnati.
Union Mutual, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANE

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee and Accident.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Pacific Surety, San Francisco.
Travelers', Hartford.
Cal. Title Ins. and Trust Co. San Francisco.

COLORADO.

G. W. WALPOLE, Superintendent of Insurance, Denver.

Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Connecticut.
Agricultural, New York.
Allemania, Pittsburgh.
American, Newark.
American, New York.
American, Boston.
American, of Philadelphia.
American Central, St. Louis.
Armenia, Pittsburgh.
Atlas Assurance, London.
British America, Toronto.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Citizens', St. Louis.
City of London, London.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Detroit, Detroit.
Eagle, New York.
Equitable, Providence.
Farmers' and Merchants, Denver.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co., County of Pa., Philadel'a.
Firemen's Newark.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria.
German American, New York.
Germania, of New York.
Girard, Philadelphia.
Glens Falls, Glens Fall's.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg Bremen, Hamburg.
Hanover, New York.
Hartford Hartford.
Helvetia Swiss, Switzerland.
Home, of New York.
Home Mutual, San Francisco.
Imperial, London.
Ins. Co. County of Pa., Philadelphia.
Insurance Co. of N. A., Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London Assurance Cor., London
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark, N. J.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
National Assurance, Ireland.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
Northwestern National, Milwaukee.
Northern Assurance, London.
North American, Boston.
North British and Mercantile, London.
Norwich Union, Norwich.
Oregon, Portland.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian-National, Prussia.
Queen, New York.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
South British, Auckland, N. Z.
Springfield, Springfield, Mass.
State, Des Moines, Ia.
St. Paul, St. Paul, Minn.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis Minn
Svea, Sweden.
Traders', Chicago.
Union, San Francisco.
Union, Philadelphia.
Union, New Zealand.
United States, New York.
Western Assurance, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, of New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Mass. Mutual, Springfield.
Mutual, New York.
Mutual Benefit, Newark, N. J.
National Life, Montpelier, Vt.
New York, New York.
Northwestern Mutual, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
Travelers', Hartford.
Union Mutual, Portland.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety Company, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee and Accident.
Metropolitan Plate Glass, New York.
New York Plate Glass.
Pacific Mutual Life, San Francisco.
Standard, Detroit.
Travelers', Hartford.

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CONNECTICUT.

FREDERICK A. BETTS, Insurance Commissioner, Hartford.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Ætna	Hartford	1819	$4,000,000	$11,055,514	$3,642,652	$7,412,862
Connecticut	"	1850	1,000,000	3,192,001	1,685,592	1,506,409
Abram Williams, Gen. West'n Agt., Chicago.						
Hartford	Hartford	1810	1,250,000	9,229,253	5,078,320	4,150,893
P. P. Heywood, Gen. West'n Agt., Chicago.						
National	Hartford	1871	1,000,000	3,806,211	2,104,954	1,701,257
Fred. S. James, Gen. West'n Agt., Chicago.						
Norwalk	Norwalk	1860	200,000	379,494	43,613	335,881
Orient	Hartford	1867	500,000	2,196,797	1,182,959	1,013,838
B. W. French, Gen. West'n Agt., Chicago.						
Phœnix	Hartford	1854	2,000,000	5,246,520	2,821,577	2,424,943
H. M. Magill, Gen. Agt., Cincinnati, O.						
Security	New Haven	1841	250,000	703,482	397,720	305,762

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Ætna	Hartford	1850	$1,250,000	$43,560,038	$37,047,252	$6,512,686
Connecticut General	"	1865	150,000	2,551,481	2,010,858	540,623
Connecticut Mutual	"	1844	Mutual	62,759,766	55,663,510	7,096,256
Hartford Life and Annuity	"	1867	250,000	2,195,317	756,198	1,439,119
Phœnix Mutual	"	1851	Mutual	10,445,538	9,876,981	578,557
Travelers'	"	1866	1,000,000	17,664,668	15,192,133	2,472,535

ACCIDENT COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Ætna	Hartford	1850	$1,250,000	$40,267,953	$33,941,031	$6,326,922
Travelers'	"	1866	1,000,000	16,014,129	13,807,513	2,206,617

STEAM BOILER COMPANY.

		Began Business.	Capital.	Assets.	Liability.	Surplus as to Policy-Holders.
The Hartford	Hartford	1866	$500,000	$1,955,255	$1,274,718	$680,537
Connecticut	"	1886	Mutual	3,098	1,551	1,547

Other Companies Authorized to do Business.

FIRE COMPANIES.

Agricultural, Watertown, N. Y.
American, of Boston.
American, of Newark.
American, of Philadelphia.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', of New York.
Commerce, Albany
Commercial Union, London.
Continental, New York.
Delaware, Philadelphia.
Equitable, Providence, R. I.
Farragut, New York.
Fire Association, Philadelphia.
Firemen's Newark.
Fireman's Fund, San Francisco.
First National, Worcester.
Franklin, Philadelphia.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London & Lancashire, Liverpool.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence.
Mercantile, Boston.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British & Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Pacific, New York
Palatine, England.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union & National, Edinburgh.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Teutonia, New Orleans.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
United Firemen's, New York.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn

LIFE COMPANIES.

Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Equitable, New York.
Germania, New York.
Home, New York.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual Benefit, Newark.

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CONNECTICUT.—CONTINUED.

Other Companies Authorized to do Business:

Mutual, New York.
National, Montpelier, Vt.
New England Mutual, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn, Philadelphia.
Provident Life and Trust, Philadel'a.
Provident Savings, New York.
State, Worcester, Mass.
Union Central, Cincinnati.
Union Mutual, Portland Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANY.

London Guarantee.
New York Plate Glass, New York.

DELAWARE.

P. K. MEREDITH, Insurance Commissioner, Georgetown.

Companies Authorized to do Business in this State:

FIRE COMPANIES

Agricultural, Watertown, N.Y.
American, Newark.
American, New York.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
City of London, London.
Commercial Union, London.
Continental, New York.
County, Philadelphia.
Fire Association, Philadelphia.
Firemen's, Baltimore.
Fireman's Fund, San Francisco.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Northern, Aberdeen.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Merchants', Newark.
New Hampshire, Manchester.
N. Y. Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Norwich Union, Norwich.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Royal, Liverpool.
Sun, London.
Union, Philadelphia.
Union, San Francisco.
United Fireman's, Philadelphia.
Western, Toronto.

LIFE COMPANY.

Life Insurance Clearing Co., St. Paul.
Prudential, Newark.

DISTRICT OF COLUMBIA.

MATTHEW TRIMBLE, Assessor, Washington.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Arlington	Washington	1872	$200,000	$300,856	$11,263	$289,593
Columbia	"	1881	100,000	215,468	15,000	200,468
Corcoran	"	1873	100,000	143,685	7,000	136,685
Franklin	"	1818	125,000	263,755	16,197	247,558
German-American	"	1873	100,000	214,814	20,633	194,181
Lincoln	"	1890	100,000	168,464	12,767	155,697
Potomac	Georgetown	1867	75,500	191,455	106,533	84,922
Riggs	Washington	1883	100,000	147,625	8,500	139,125
National-Metropolitan	"	1870	100,000	209,085	9,585	199,500
The National Union	"	1865	100,000	263,584	15,000	248,584
The People's	"	1889	100,000	128,442	7,100	121,342

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Commercial Union, London.
County, Philadelphia.
Equitable Fire and Marine, Philadel'a.
Farragut, New York.
Fire Association, Philadelphia.
Firemen's Baltimore.
Firemen's, Newark.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German-American, New York.
Germania, New York
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London Assurance, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile Fire and Marine, Boston.
Merchants', Newark.
Merchants'. Providence.
National, Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London
North American, Boston.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phœnix, London.
Phœnix. Hartford.
Phenix, Brooklyn.
Providence-Washington, Providence
Prussian National, Germany.
Queen, New York.
Reading, Reading.
Rochester German, Rochester.
Royal, Liverpool.
Security, New Haven.
Springfield, Springfield, Mass.
St. Paul, St. Paul.
Spring Garden, Philadelphia.
Sun, London.

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DISTRICT OF COLUMBIA.—CONTINUED.

Other Companies Authorized to do Business:

Sun, San Francisco.
Transatlantic, Hamburg.
Union, Philadelphia.
United Firemen's, Philadelphia.
Virginia, Richmond.
Western, Pittsburgh.
Western Assurance, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
London Guarantee.
Prudential, Newark.

FLORIDA.

C. B. COLLINS, Ex-Officio Ins. Commissioner, Tallahassee.

Companies Authorized to do Business in this State·

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Continental, New York.
Delaware, Philadelphia.
German-American, New York.
Girard, Philadelphia.
Glens Falls, N. Y.
Greenwich, New York.
Hamburg Bremen, Hamburg, Ger.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Liverpool and London and Globe, Liverpool.
London & Lancashire, Liverpool, Eng.
Lancashire, Manchester, England.
Orient, Hartford.
Palatine, Manchester, Eng.
Pennsylvania, Philadelphia.
Phœnix, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Providence-Washington, Providence
Scottish Union and Nat'l, Edinburgh.
Sun Mutual, New Orleans.
Springfield, Springfield.
Springfield, Mass.
Southern, New Orleans.
St. Paul, St. Paul.
Western Toronto.

LIFE COMPANIES.

Equitable, New York.
Fidelity, Mutual, Philadelphia.
Germania, New York.
Home, New York.
Mutual Life, New York.
Mutual Reserve, New York.
New York, New York.
Nederland, Amsterdam.
Pennsylvania, Philadelphia.
Provident Savings, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
London Guarantee.
Preferred Accident, New York.
Standard Accident, Detroit.
Travelers, Hartford.
Union Casualty, St. Louis.

GEORGIA.

W. A. WRIGHT, Insurance Commissioner, Atlanta.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Macon	Macon	1889	$100,000	$ 157,396	$ 53,614	$113,782
The Atlanta Home	Atlanta	1882	500,000	759,822	127,980	631,842
The Georgia Home	Columbus	1859	300,000	1,104,390	504,092	600,298

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Manufacturers'	Augusta	1887	$ 4,670	.....	$ 4,670	$25,769
Southern	Athens	1849	913,566	$358,422	555,144	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
British America, Toronto.
Central City, Selma, Ala.
Central Mfrs.' Mutual, Van Wert, O.
Citizens', New York.
Commercial Union, London.
Continental, New York.
Connecticut, Hartford.
Fire Association, Philadelphia.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Hibernia, New Orleans.
Home, New York.
Imperial, London.
Ins. Co. of North America, Phila.
Lancashire, Manchester
Lion, Hartford.
Liverpool & London & Globe, Liverp'l.
London Assurance, London.
London and Lancashire, Liverpool.
Manufact'rs' and Merchants' Mutual, Rockford, Ill.
Merchants', Newark.
Mutual, Newark.
National, Hartford.
Niagara, New York.
Norwich Union, Norwich.
North British and Mercantile, London.
Northern Assurance, London.
Orient, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Phœnix, Hartford.
Queen, New York.
Rochester-German, New York.
Royal, Liverpool
Scottish Union and Nat'l, Edinburgh.
Sun, London.
Western Assurance, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut Mutual, Hartford.
Equitable, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual Benefit, Newark.
Mutual Life of N. Y., New York.
Mutual Life of Ky., Louisville.
New York, New York.
Northwestern Mut. Milwaukee.
Penn Mut., Philadelphia.
Provident Savings Life New York.
Travelers, Hartford.
United States, New York.
Union Central, Cincinnati.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
British and Foreign Marine, Liverp'l.
Employers' Liability, London.
Fidelity and Casualty, New York.
General Marine, Germany.
Guarantee Co. of N. A., Canada.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
New York Plate Glass, New Yoak.
Standard Accident, Detroit.
Thames and Mersey Marine, Liverp'l.
Travelers' Accident Hartford.

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ILLINOIS.

BRADFORD K. DURFEE, Insurance Commissioner, Springfield.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Chicago	Chicago	1892	$100,000	$ 120,973	$ 10,417	$110,556
Fireman's	"	1876	250,000	399,122	96,359	302,763
Forest City	Rockford	1876	100,000	513,299	276,877	236,422
German	Peoria	1865	200,000	419,511	139,205	280,306
Rockford	Rockford	1866	200,000	1,033,756	722,706	311,050
State of Illinois	Rockford	1895	100,000	139,015	25,101	113,914
The German	Freeport	1876	200,000	3,012,602	2,037,214	975,388
The Traders'	Chicago	1872	500,000	1,747,792	568,266	1,179,526

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Addison Farmers'	Addison	1885	$ 16,983	$ 12,646	$ 4,337	$ 126,165
Chicago Mutual	Chicago	1895	14,650	17,432	.....	53,086
Illinois Mutual	"	1895	29,105	35,005	.....	94,275
Lumbermen's	"	1889	6,302	6,819	.....	53,250
Manuf'rs' and Merch'ts'	Rockford	1881	98,585	67,152	31,382	573,859
Millers' Mutual	Alton	1877	95,173	25,346	69,827	398,373
Millers' National	Chicago	1875	555,693	199,211	356,483	1,944,973
Protection Mutual	Chicago	1887	80,410	37,385	43,025	416,879
Pulaski Mutual	Chicago	1893	19,264	13,689	5,576	53,889

Other Companies Authorized to do Business:

FIRE AND MARINE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Allemania, Pittsburgh.
American, Newark.
American, Boston.
American Mutual, Providence.
American, Philadelphia.
American, New York.
American Central, St. Louis.
Armenia, Pittsburgh.
Atlanta Home, Georgia.
Atlas, London.
British America, Toronto.
British and Foreign, Liverpool.
Broadway, New York.
Buffalo-German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord, N. H.
Central Manuf'rs Mut. Van Wert. O.
Citizens', New York.
Citizens', Pittsburgh.
Citizens', St. Louis.
Colonial Mutual, Boston.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Concordia, Milwaukee.
Cotton and Woolen Mutual, Boston.
Delaware, Philadelphia.
Detroit, Detroit.
Dubuque F & M., Dubuque, Ia.
Eagle, New York.
Enterprise Mutual, Providence, R. I.
Equitable, Providence, R. I.
Eureka, Cincinnati.
Farmers', York.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co., County of Pa., Philadel'a.
Firemen's, Baltimore.
Firemen's, Newark.
Firemen's, Boston.
Fireman's Fund, San Francisco.
First National, Worcester.
Franklin Fire, Philadelphia.
Franklin, Louisville.
German, Pittsburgh.
German-American, New York.
German National, Louisville.
Germania, New York.
Germania, New Orleans.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Globe, New York.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
King's County, New York.
Keystone Mutual, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London Assurance Cor., London.
London and Lancashire, Liverpool.
Lumbermen's Philadelphia.
Mannheim, Mannheim, Ger.
Manchester, England.
Manuf'rs' and Merchants', Pittsburgh.
Marine, London.
Mechanics', Philadelphia.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence, R. I.
Mercantile, Boston.
Mercantile Mutual, Providence.
Michigan, Detroit.
Millers' and Mfrs.' Mut., Minneapolis.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New Hampshire, Manchester.
Niagara, New York.
North American, Boston.
North British and Mercantile, London
North River, New York.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Philadelphia Mutual, Philadelphia.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Reliance Marine, Liverpool.
Rochester German, Rochester.
Royal, Liverpool.
Rubber Manuf'rs' Mutual, Boston.
Rutgers, New York.
Saginaw Valley, Saginaw, Mich.
Scottish Union and Nat'l, Edinburgh.
St. Paul, St. Paul.
Security, New Haven.
Security, Cincinnati.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Sprinkler Mutual, Philadelphia.
Standard, New York.
State, Des Moines.
Sun, London.
Sun Mutual, New Orleans.

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ILLINOIS.—CONTINUED.

Other Companies Authorized to do Business:

Teutonia, Philadelphia.
Teutonia, New Orleans.
Transatlantic, Hamburg.
Thames and Mersey, Liverpool.
Union, Philadelphia.
Union, Buffalo.
Union, London.
Union Marine, Liverpool.
United Firemen's Philadelphia.
United States, New York.
Universal Marine, London.
Virginia, Richmond.
Wachusett Mutual, Fitchburg, Mass.
Washington, Cincinnati.
Westchester, New York.
Western, Pittsburgh.
Western, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Provident, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam-Boiler, Hartford.
Inter-State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
Nat'l Benefit and Casualty, Milwaukee.
New York Plate Glass, New York.
Standard Life and Accident, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

INDIANA.

A. C. DAILY, Auditor, Indianapolis.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
*Citizens'	Evansville	1832	$200,000	$233,976	$30,363	$203,612
Franklin	Evansville	1890	200,000	.....	.....	.....
Indiana	Indianapolis	1851	150,000	202,869	30,142	172,727
Indiana	Ft. Wayne	1891	200,000	227,300	19,178	208,122
Vernon	Indianapolis	1851	150,000	213,111	25,704	187,407

*Includes stock notes.

MUTUAL FIRE COMPANY.

	Began Business	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Indiana Millers' Mutual, Indianapolis	1872	$17,906	$100	$17,806	$133,985

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Newark.
American, New York.
American, Philadelphia.
American-Central, St. Louis.
British America, Toronto
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizen's, New York.
Citizen's, St. Louis.
City of London, London.
Commercial Union, London.
Concordia, Milwaukee.
Continental, New York.
Connecticut, Hartford.
Detroit, Detroit.
Fire Association, Philadelphia.
Firemen's, Dayton.
Firemen's, Newark.
Fireman's Fund, San Francisco.
Franklin, Columbus.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria, Ill.
German, Pittsburgh.
Germania, New York.
German-American, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London Assurance, London.
Manchester, Manchester, Eng.
Merchants', Newark.
Michigan F. & M., Detroit.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Underwriters, New York.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Ohio Farmers', Le Roy.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
People's, Pittsburgh.
Phenix, Brooklyn.
Phœnix, London.
Phœnix, Hartford.
Prussian National, Germany.
Queen, New York.
Reading, Reading.
Rochester German, Rochester.
Royal, Liverpool.
St. Paul, St. Paul.
Scottish Union & Nat'l, Edinburgh.
Springfield, Springfield.
Spring Garden, Philadelphia.
Standard, New York.
State, De Moines.
Sun, London.
Sun, San Francisco.
Traders', Chicago.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Commercial Alliance, New York.
Connecticut Mutual, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford Life and Annuity, Hartford.
Home, Brooklyn.
Imperial, Detroit.
Iowa, Sioux City.

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INDIANA.—CONTINUED.

Other Companies Authorized to do Business:

John Hancock Mutual, Boston.
Life Insurance Clearing Co., St. Paul,
Manhattan, New York.
Massachusetts Mutual, Springfield.
Metropolitan, New York.
Michigan Mutual, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix Mutual, Hartford.
Provident Savings, New York.
Provident Life and Trust, Phila.
Prudential, Newark.
State Mutual, Worcester.
Travelers', Hartford.
United States Guarantee, New York.
Union Central, Cincinnati.
Union Mutual, Portland.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIE

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Life and Accident, Detroit.
Travelers', Hartford

IOWA.

C. G. McCARTHY, Auditor, Des Moines.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Capital	Des Moines	1884	$25,000	$110,561	$60,257	$50,304
Des Moines	Des Moines	1881	25,000	319,368	244,031	75,337
Dubuque	Dubuque	1883	100,000	333,665	73,040	260,625
Farmers'	Cedar Rapids	1860	100,000	516,643	338,145	178,498
Fidelity	Des Moines	1893	25,000	148,659	58,659	90,000
Hawkeye	Des Moines	1865	25,000	673,947	358,063	315,894
Iowa	Des Moines	1892	26,500	47,886	20,285	27,601
Key City	Dubuque	1891	50,000	65,453	7,090	58,363
Security	Davenport	1883	25,000	168,981	82,744	86,237
State	Des Moines	1865	200,000	467,078	260,697	206,381

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
German	Davenport	1868	$ 7,745	$7,883	$.....	$ 30,327
Iowa State	Keokuk	1855	69,022	6,960	62,062	595,977
Merchants' and Bankers',	Des Moines	1885	5,946	20,245	.....	141,500
Mill Owners'	Des Moines	1875–89	28,032	6,000	22,032	103,170

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Bankers' Life Ass'n	Des Moines	1879	Mutual	$1,244,241	$ 2,309	$1,241,932
Equitable	"	1867	$100,000	1,003,143	733,854	269,289
Iowa	Sioux City	1881	"	275,232	155,452	119,780
Register Life & Annuity	Des Moines	1889	Mutual	23,974	5,601	14,426
oyal Union	"	1886	Mutual	109,358	101,116	8,242

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Boston.
American, Newark.
American Central, St. Louis.
American, New York.
American, Philadelphia.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Detroit, Detroit.
Dwelling House, Boston.
Equitable, Providence.
Farmers', York, Pa.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German, Freeport.
German, Peoria.
Germania, New York.
German-American, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Greenwich, New York.
Guardian, London.

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IOWA.—CONTINUED.

Other Companies Authorized to do Business:

Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Knoxville, Knoxville.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
Northern, London.
North British and Mercantile, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich.
Ohio Farmers', LeRoy.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn,
Phœnix, Hartford.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Rochester German, Rochester.
Rockford, Rockford.
Royal, Liverpool.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut General, Hartford.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
Manhattan, New York.
Massachusetts, Springfield.
Michigan, Detroit.
Mutual, Louisville.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
New York Plate Glass, New York.
Standard, Detroit.
Travelers, Hartford.

KANSAS.

G. A. ANTHONY, Superintendent of Insurance, Topeka.

FIRE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Shawnee	Topeka	1882	$100,000	$217,975	$61,804	$156,171

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes
Bremen Farmers'	Bremen	1888	$ 2,192	.....	$2,192	$13,367
Brown Co. Farmers'	Morrill	1889	1,043	.....	1,043	4,012
Kas. Farmers' Alliance	McPherson	1888	961	.....	961	7,420
Kansas Farmers' Fire	Abelene	1882	138,981	$13,688	125,293	36,564
Kansas Mill Owners'	Ottawa	1883	11,315	2,000	9,315	109,163
Marshall Co.	Marysville	1889	413	.....	413	2,168
Mannonite	Halstead	1880	3,930	.....	3,930	19,907
Republic Co.	Belleville	1884	300	.....	300	7,360
Sumner Co.	Wellington	1888	655	.....	655	5,625

LIFE COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Kansas Mutual Life Ass'n, Topeka	1882	$100,000	$157,025	$41,372	$115 653

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultual, Watertown, N. Y.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Farragut, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's Dayton.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria, Ill.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.

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KANSAS.—CONTINUED.

Other Companies Authorized to do Business:

London, London.
London and Lancashire, Liverpool.
Merchants', Newark.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Providence-Washington, Providence.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Rockford, Rockford, Ill.
Royal, Liverpool.
Security, New Haven.
St. Paul, St. Paul.
Southern, New Orleans.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
State, Des Moines.
Sun, London.
Traders', Chicago.
Northern, London.
N. British and Mercantile, London.
Union, San Francisco.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Home, Brooklyn.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield, Mass.
Metropolitan, New York.
Michigan, Detroit.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Phœnix, Hartford.
Provident Savings, New York
State Mutual, Worcester.
Travelers', Hartford
Union Central, Cincinnati.
Union Mutual, Portland, Me.
United States, New York.
Washington, New York.
Kansas Mutual, Hiawatha.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety Co., New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal
Hartford Steam Boiler, Hartford.
Lloyd's Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.
United States Guaranty, New York.
Penn Mutual, Philadelphia.

KENTUCKY.

H. F. DUNCAN, Insurance Commissioner, Frankfort.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Franklin	Louisville	1836	$200,000	$248,866	$29,540	$219,326
German	"	1854	200,000	313,044	24,645	288,399
German National	"	1884	200,000	239,835	17,086	221,245
German Security	"	1872	100,000	172,761	12,814	159,947
Louisville	Louisville	1872	100,000	285,390	112,840	172,550
Mutual	Newport	1888	10,000	61,298	16,683	44,615
Western	Louisville	1872	100,000	220,973	19,197	201,776

MUTUAL FIRE COMPANY.

		Began Business.	Cash Assets	Liabilities.	Surplus.	Premium Notes
Kentucky and Louisville	Louisville	1838	$5,625	$500	$5,125	$237,342

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Mutual	Louisville	1866	$100,000	$2,246,093	$2,141,829	$104,264
Sun	Louisville	1890	150,000	138,010	64,329	73,681

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', Philadelphia.
Commerce, Albany.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Detroit, Detroit.
Eagle, New York.
Equitable, Providence, R. I.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco
Firemen's, Dayton.
Franklin, Philadelphia.
German, Freeport, Ill.
German-American, New York.
Germania, New York.
Glens Falls, Glens Falls.
Guardian, London.
Hamburg-Bremen, Hamburg.

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KENTUCKY.—CONTINUED.

Other Companies Authorized to do Business:

Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark.
Merchants' Providence, R. I.
Michigan, Detroit.
Milwaukee Mechanics' Milwaukee.
National, Hartford.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reading, Reading.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union & National, Edinburgh.
St. Paul, St. Paul.
Security, New Haven.
Security, Cincinnati.
Springfield, Springfield, Mass.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Transatlantic, Hamburg.
Union, San Francisco.
Union, Philadelphia.
United Firemen's, Philadelphia.
Westchester, New York.
Western, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
Manhattan, New York.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New York, New York.
Northwestern, Milwaukee.
Penn, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.
Western and Southern, Cincinnati.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Pacific Mutual, San Francisco.
Standard Accident, Detroit.
Travelers' Accident, Hartford.
Employers' Liability, London.
Guarantee Co. of North America, Montreal.

LOUISIANA.

W. B. SPENCER, Supervisor of Insurance, New Orleans.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Crescent	New Orleans	1849	$300,000	$345,993	$163,861	$182,132
Germania	"	1866	200,000	280,149	78,298	201,851
Hibernia	"	1871	200,000	234,335	22,972	211,362
Inter-State Fire Ass'n	"	1889	100,000	213,497	29,176	184,320
Home	"	1852	400,000	508,270	151,740	356,530
La Fayette	"	1869	150,000	229,304	24,303	205,001
Louisiana	Baton Rouge	1891	63,400	63,400	.....	63,400
Merchants'	New Orleans	1854	300,000	370,117	60,246	309,871
Mechanics' and Traders'	"	1869	375,000	692,079	256,856	435,223
N. O. Association	"	1869	300,000	295,695	76,861	219,006
Sun Mutual	"	1856	500,000	1,015,466	265,391	750,075
Teutonia	"	1872	250,000	579,820	191,938	387,892
The Firemen's	"	1875	150,000	96,145	26,000	70,145
The Southern	"	1882	300,000	509,348	183,134	326,214

Other Companies Authorized to do Business;

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
American, New York.
American Central St. Louis.
Caledonian, Edinburgh.
Continental, New York.
Commercial Union, London.
Fire Association, Philadelphia.
Farragut, New York.
German American, New York.
Germania, New York.
Greenwich, New York.
Georgia Home, Columbus.
Girard, Philadelphia.
Guardian, London.
Hamburg-Bremen Hamburg, Ger.

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LOUISIANA.—CONTINUED.

Other Companies Authorized to do Business:

Hartford, Hartford.
Home, New York.
Imperial, London.
Insurance Co. of N. America, Phila.
Knoxville, Knoxville.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London Assurance Cor., London.
Louisville Underwriters, Louisville.
Manchester, Manchester.
Merchants, Newark.
Mutual, New York.
Niagara, New York.
New York Underwriters, New York.
N. British and Mercantile, London.
Northern Assurance, London.
Norwich Union, Norwich.
Orient, Hartford.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Planters' and Merchants', Mobile.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Royal Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
St. Paul, St. Paul.
Sun, London.
Union, Philadelphia.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Equitable, New York.
Life Ins. Co. of Virginia, Richmond.
Manhattan, New York.
Mutual, New York
New England, Boston.
New York, New York.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Travelers', Hartford.

MISCELLANEOUS COMPANIES.

Fidelity and Casualty, New York.
London Guarantee.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers', Hartford.
U. S. Accident, New York.

MAINE.

S. W. CARR, Insurance Commissioner, Bowdoinham.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Merchants'.....	Bangor	1886	$100,000	$218,001	$ 95,975	$122,026
Union.....	"	1885	100,000	314,820	115,746	199,074

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Union Mutual.....	Portland	1849	Mutual	$6,453,310	$6,224,017	$229,293

Other Companies Authorized to do Business

FIRE COMPANIES.

Ætna, Hartford.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
Boston Marine, Boston.
British America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Dwelling House, Boston.
Equitable, Providence, R. I.
Fire Association, Philadelphia.
Firemen's, Boston.
Fireman's Fund, San Francisco.
First National, Worcester.
Franklin, Philadelphia.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Girard State, Portsmouth.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Holyoke Mutual, Salem, Mass.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile F. & M., Boston.
Mechanics' and Trad'rs', New Orleans.
Merchants' Newark.
Merchants' Providence.
Michigan, Detroit.
National, Hartford.
National, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
N. British and Mercantile, London.
North American, Boston.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Pennsylvania, Philadelphia.
Phœnix, London.
Phœnix, Hartford.
Phenix, Brooklyn.
Providence-Washington, Providence.
Queen, New York.
Quincy Mutual, Quincy, Mass.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union & National, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Traders', Chicago.
Trad'rs' and Mechanics' Mutual, Mass.
Union, Philadelphia.
Union Assurance, London.
United Firemen's, Philadelphia.
United States, New York.
Western, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut Mutual, Hartford.
Equitable, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.

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MAINE.—CONTINUED.

Other Companies Authorized to do Business:

Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn, Philadelphia.
Phœnix, Hartford.
Provident Life and Trust, Philadel'a.
Provident Savings, New York.
State, Worcester, Mass.
Travelers', Hartford.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal
Hartford Steam-Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Life and Accident, Detroit.
Travelers', Hartford.

MARYLAND.

I. FREEMAN RASIN, Insurance Commissioner, Annapolis.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Baltimore	1858	$180,000	$272,814	$ 23,652	$249,162
Associated Firemen's	"	1847	200,000	370,533	23,141	347,392
Baltimore	"	1807	200,000	610,686	106,151	504,610
Firemen's	"	1825	378,000	712,063	226,415	485,647
German-American	"	1880	200,000	372,086	41,331	330,756
German	"	1865	500,000	1,184,511	143,405	1,041,106
Home	"	1867	100,000	237,102	57,517	179,585
Howard	"	1856	185,000	283,481	30,399	253,082
Maryland	"	1858	100,000	154,021	29,978	124,043
National	"	1849	100,000	173,543	29,460	144,083
Old Town	"	1885	100,000	127,840	7,283	120,557
Peabody	"	1862	127,500	489,269	33,445	455,824

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Baltimore Equitable	Baltimore	1794	$1,861,940	$598,348	$1,263,592	.....
Baltimore Co	"	1850	40,787	46,454	.....	.....
Kent Co	Chestertown	1847	116,483	53,885	62,598	.....

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Maryland	Baltimore	1865	$100,000	$1,600,442	$1,334,994	$255,448
Mutual	"	1870	Mutual	176,692	163,009	13,683

CASUALTY COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Deposit Co.	Baltimore	1890	$500,000	$823,591	$ 95,537	$728,054

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto
British and Foreign Marine, Liverp'l.
Broadway, New York.
Caledonian, Edinburgh.
Citizens', New York.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Equitable, Philadelphia.
Farmers', York.
Firemen's, Newark.
Fire Association, Philadelphia.
Firemen's Fund, San Francisco.
Fire Ins. Co., Philadelphia.
Franklin, Philadelphia.
General, Dresden, Ger.
Germania, New York.
German-American, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Guardian, London.
Guardian, New York.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Indemnity, London.
Ins. Co. of N. America, Philadelphia.
Ins. Co. of Penn., Philadelphia.
Kings County, New York.

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MARYLAND.—CONTINUED.

Other Companies Authorized to do Business:

Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe. Liverpool.
London, London.
London and Lancashire, Liverpool.
Lumbermen's, Philadelphia.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence.
Millers' and Manuf'rs', Minneapolis.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, N. Y.
Niagara, New York.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, England.
Northwestern National, Milwaukee.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Peoples', Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Royal, Liverpool.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Sun, London.
Traders', Chicago.
Union, Philadelphia.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western, Pittsburgh.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Germania, New York
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
National, Vermont.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
Standard, Detroit.
State, Worcester, Mass.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Steam Boiler, New York.
American Surety, New York.
City, Pittsburgh.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

MASSACHUSETTS.

GEORGE S. MERRILL, Commissioner of Insurance, Boston.

FIRE AND [illegible] COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Boston	1818	$ 300,000	$ 567,851	$ 182,667	$ 385,184
R. W. Hosmer & Co., Gen. West'n Agts., Chicago.						
Firemen's	Boston	1872	400,000	892,367	189,239	703,127
First National	Worcester	1869	200,000	316,299	115,002	201,297
Holyoke Mutual	Salem	1843	*100,000	841,518	277,277	564,241
Massachusetts Mutual	Boston	1862	*200,000	304,633	95,507	209,126
Mercantile	Boston	1823	400,000	615,178	179,829	435,348
R. W. Hosmer & Co., Gen. West'n Agts., Chicago.						
Springfield F. & M	Springfield	1849	1,500,000	3,845,145	1,730,536	2,114,610
A. J. Harding, Mgr. West'n Dept., Chicago.						
The North American	Boston	1872	200,000	393,070	151,911	241,159

*Guarantee Capital.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Arkwright	Boston	1860	$804,578	$382,032	$422,546	$3,794,423
Atlas	Boston	1894	232,151	177,417	54,734	703,751
Boston Manufacturers'	Boston	1850	916,228	434,577	481,651	4,331,037
Colonial	Boston	1894	40,345	40,700	.....	185,425
Cotton and Woolen	Boston	1875	200,508	134,218	66,290	1,316,241
Essex	Salem	1829	110,833	59,975	50,858	125,635
Fall River Manufacturers',	Fall River	1870	332,535	157,900	174,635	1,573,690
Industrial	Boston	1890	124,950	77,542	47,408	751,349
Old Colony	Boston	1893	42,727	42,205	522	215,525
Paper Mill	Boston	1887	60,505	26,971	33,534	268,650
Rubber Manufacturers'	"	1884	203,163	103,784	99,379	906,932
Wachusett	Fitchburgh	1891	31,736	30,480	1,256	78,547
Western Masssachusetts	Springfield	1893	18,609	47,747	.....	197,012
Worcester Manufacturers'	Worcester	1855	297,968	125,864	172,104	1,232,295

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MASSACHUSETTS.—CONTINUED.

MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Boston	Boston	1873	$1,000,000	$2,877,582	$643,152	$2,234,430
China	"	1853	Mutual	234,593	122,577	112,016
Equitable	Provincetown	1845	50,000	110,206	36,563	73,643
India	Boston	1867	Mutual	212,683	10,632	202,051
Wellfleet	Wellfleet	1864	100,000	96,489	1,932	94,557

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Berkshire	Pittsfield	1851	$25,000	$ 5,903,681	$ 5,326,987	$ 571,194
John Hancock	Boston	1862	Mutual	5,070,018	4,632,627	437,391
Massachusetts	Springfield	1851	Mutual	17,005,292	15,735,123	1,270,168
Massachusetts Benefit Life	Boston	1879	Mutual	1,671,679	424,324	1,027,796
New England	Boston	1843	Mutual	25,297,584	23,149,844	2,147,739
State	Worcester	1845	Mutual	8,888,870	7,826,230	1,062,640

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
Albany, Albany.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
Atlantic, New York.
Atlas, London.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord, N. H.
Citizens', New York.
Citizens', St. Louis.
City of London, London.
Commerce, Albany.
Commercial Union, London
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Equitable, Providence.
Farmers', York, Pa.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co., County of Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Baltimore.
Firemen's, Dayton.
Firemen's, Newark.
Franklin, Philadelphia.
Franklin, Louisville.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glen's Falls, Glen's Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Ins. Co., State of Penn., Philadelphia.
Lion, Liverpool.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, London.
Lumberman's, Philadelphia.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Mechanics' and Trad'rs', New Orleans.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Middlesex Mutual, Conn.
Milwaukee Mechanics, Milwaukee.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York, New York.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, New York.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester
Royal, Liverpool.
Rutgers, New York.
Security, New Haven.
Scottish Union and Nat'l, Edinburgh.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Teutonia, Philadelphia.
Teutonia, New Orleans.
Transatlantic, Hamburg.
Traders', Chicago.
Union, Philadelphi
Union Assurance, London.
United Firemen's, Philadelphia.
United Fire, Manchester, Eng.
United States, New York.
Western, Toronto.
Western, Pittsburgh.
Westchester, New York.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut General, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
Manhattan, New York.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, New York.
National, Hartford.
National Life, Montpelier, Vt.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Provident Life and Trust, Phila.
Provident Savings, New York.
Prudential, Newark.
Travelers', Hartford.
Union, Portland.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.
United States Guarantee New York.

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MICHIGAN.

THERON F. GIDDINGS Commissioner Insurance, Lansing.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Detroit	Detroit	1866	$350,000	$1,200,709	$191,613	$959,096
Grand Rapids	Grand Rapids	1882	200,000	435,302	180,922	254,380
Michigan	Detroit	1881	400,000	803,444	258,334	545,110
Saginaw Valley	Saginaw	1893	200,000	289,726	54,641	235,085

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Detroit Manufacturers'	Detroit	1887	$16,567	$16,057	$ 510	$129,421
Michigan Millers'	Lansing	1881	82,435	15,152	67,283	171,101

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Michigan Mutual	Detroit	1867	$250,000	$5,044,982	$4,696,379	$348,603

ACCIDENT COMPANY.

		Began Business	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Standard	Detroit	1884	$200,000	$679,315	$428,101	$251,214

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Albany, Albany, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
Artisans, Pittsburgh.
British America, Toronto.
British and Foreign, Liverpool.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commerce, Albany, N. Y.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Cooper, Dayton, O.
Delaware, Philadelphia.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence.
Eureka, Cincinnati.
Farmers', York, Pa.
Farragut, New York.
Firemen's Dayton, O.
Firemen's, Newark.
Fireman's Fund, San Francisco.
Fire Association, Philadelphia.
Fire Ins. Co. County of Pa., Philadel'a.
Franklin, Philadelphia.
German, Freeport, Ill.
German, Peoria, Ill.
German, Pittsburgh.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, N. Y.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Kings County, Brooklyn.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Manuf'rs' and Merchants' Pittsburgh.
Marine, London.
Mechanics' Philadelphia.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Ohio, Dayton.
Ohio Farmers', Leroy.
Orient, Hartford.
Pacific, New York City.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin Ger.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Security, Cincinnati.
Springfield, Springfield.
Spring Garden, Phliadelphia.
St. Paul, St. Paul.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Teutonia, Philadelphia.
Teutonia, Dayton, O.
Traders' Chicago.
Transatlantic, Hamburg.
Union, San Francisco.
Union, Philadelphia.
Union, Buffalo.
United Firemen's, Philadelphia.
United States, New York.
Western, Pittsburgh.
Western, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

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MICHIGAN.—CONTINUED.

Other Companies Authorized to do Business:

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn, Philadelphia.
Phœnix, Hartford.
Provident, Savings, New York.
Provident, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers' Accident, Hartford.
United States Guarantee, New York.

MINNESOTA.

C. H. SMITH, Insurance Commissioner, St. Paul.

FIRE AND FIRE AND MARINE COMPANIES

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Minnesota	Minneapolis	1886	$200,000.	$ 294,301	$ 84,116	$210,185
St. Paul	St. Paul	1865	500,000	2,164,959	1,033,502	1,131,457

MUTUAL FIRE COMPANY.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Prem. Notes.
Millers' and Manuf'rs'	Minneapolis	1881	$180,528	$ 79,501	$101,027	$248,209

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Life Ins. Clearing Co	St. Paul	1892	$125,000	$159,000	$17,539	$142,461

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Alamo, San Antonio, Texas.
Albany, Albany.
Alliance, Pittsburgh.
American Central, St. Louis.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
Armenia, Pittsburgh.
Atlas, London.
British America, Toronto.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord, N. H.
Central Mfrs. Mutual, Van Wert, O.
Citizens', Pittsburgh.
Citizens, New York City.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Eagle, New York.
Equitable, Providence.
Farmers', York, Penn.
Farragut, New York City.
Firemen's, Baltimore.
Firemen's, Chicago.
Firemen's, Newark.
Fire Association, Philadelphia
Firemans Fund, San Francisco
Franklin, Philadelphia.
German American, New York.
Germania, New York.
German, Freeport, Ill.
German, Peoria, Ill.
German, Pittsburgh.
German Savings, Quincy, Ill.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth, N. H.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. County of Philadelphia.
Ins. Co. N. America, Philadelphia
Ins. Co. State of Pa., Philadelphia
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Lumbermen's, Philadelphia.
Manchester, Manchester, Eng.
Manuf'rs' and Merchants' Mutual, Rockford, Ill.
Mannheim, Mannheim, Ger.
Marine, London.
Mechanics' Philadelpia.
Merchants', Providence.
Merchants', Newark,
Mercantile, Boston.
Michigan Millers', Lansing.
Michigan, Detroit.
Milwaukee Mechanics, Milwaukee
Miller's National, Chicago.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New York, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, New York.
Norwich Union, Norwich, Eng.

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MINNESOTA.—CONTINUED.

Other Companies Authorized to do Business:

Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reliance, Philadelphia.
Reading, Reading, Pa.
Rochester German, Rochester.
Rockford, Rockford, Ill.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Standard, New York.
State, Des Moines.
Sun, London.
Teutonia, Philadelphia.
Traders', Chicago.
Transatlantic, Hamburg, Ger.
Union, Philadelphia.
Union Assurance, London.
United Firemen, Philadelphia.
United States, New York.
Westchester, New York.
Western Assurance, Toronto.
Williamsburgh City, New York.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut, Hartford.
Eqitable, Des Moines.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, New York.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York City.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester, Mass.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.

MISSISSIPPI.

W. W. STONE, Auditor, Jackson.

FIRE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Columbus Ins. and Bank'g, Columbus	1852	.....	.....	.....	.....
Delta.....Greenville	1889	$ 10,000	$ 28,084	$ 3,439	$ 24,645
Mississippi Home.....Vicksburg	1888	100,000	152,050	32,050	120,000

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
Crescent, New Orleans.
Georgia Home, Columbus, Ga.
Germania, New York.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Ins. Co. of North America, Philadel'a.
Liverp'l & London & Globe, Liverpool.
Mechanics' and Traders', New Orleans.
New Orleans, New Orleans.
Niagara, New York.
Norwich Union, Norwich, Eng.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Royal, Liverpool.
Security, New Haven.
Southern, New Orleans.
Sun, New Orleans.
Western, Toronto.

LIFE COMPANIES.

Equitable, New York.
New York, New York.
Manhattan, New York.
Mutual, New York.

ACCIDENT COMPANIES.

Standard, Detroit.
Travelers', Hartford.
Pacific Mutual, San Francisco.
Fidelity and Casualty, New York.
Employers' Liability, London.
London Guarantee.

MISSOURI.

JAMES R. WADDILL, Superintendent of Insurance, St. Louis.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities	Surplus as to Policy-Holders
American Central.....St. Louis	1853	$600,000	$1,661,187	$809,946	$851,241
Citizens'..... .... "	1837	200,000	629,471	165,836	463,635

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MISSOURI.—CONTINUED.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities	Surplus.	Premium Notes
Franklin	St. Louis	1884	$29,587	$11,072	18,515	$367,402
German	"	1888	11,689	8,870	2,819	209,493
Hope	"	1857	34,960	9,913	25,047	312,442
Jefferson	"	1886	70,535	28,891	31,644	409,683
Laclede	"	1860	27,017	3,706	23,311	269,088
St. Charles	St. Charles	1860	104,008	2,835	101,107	221,459
St. Louis	St. Louis	1881	11,392	2,755	8,637	685,483
Washington	"	1858	77,309	8,911	68,398	349,364

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders
Covenant Mutual	St. Louis	1853	$100,000	$480,855	$380,539	$100,316
German Mutual	"	1858	Mutual	427,566	325,283	102,273

FIDELITY COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Missouri, Kansas & Texas Trust Co	Kansas City	1888	$1,011,200	$2,058,451	$729,292	$1,329,159
Union Cas'y & Surety Co.,	St. Louis	1893	250,000	690,597	384,122	306,475

ther Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, New York
Allemania, Pittsburgh.
American, Newark.
American, Boston.
American, Philadelphia.
American, New York.
Atlas, London.
Boston, Boston.
British America, Toronto.
British and Foreign, Liverpool.
Broadway, New York.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', Pittsburgh.
Citizens', New York.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence.
Farmers', York, Pa.
Farragut, New York.
Fire Association, Philadelphia.
Fire Ins. Co. County of Pa., Philadel'a.
Firemen's, Baltimore.
Firemen's, Newark.
Firemen's, Boston.
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German, Freeport.
German, Peoria.
German, Pittsburgh.
German-American, New York.
Germania, New Orleans.
Germania, New York.
Girard, Philadelphia.
Glen's Falls, Glen's Falls.
Granite State, Portsmouth.
Grand Rapids, Grand Rapids.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North Amer ca, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Lumbermen's, Philadelphia.
Manchester, Manchester, Eng.
Mannheim, Mannheim, Ger.
Manuf'rs' and Merchants', Pittsburgh.
Manuf'rs' and Merchants' Mutual, Rockford, Ill.
Mechanics', Philadelphia.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Millers' National, Chicago.
Milwaukee Mechanics', Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
Newark Newark.
New Hampshire, Manchester
New York, New York.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
N. British and Mercantile, London.
Northern, London.
North River, New York.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Rockford, Rockford, Ill.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Southern, New Orleans.
Spring Garden, Philadelphia.
Springfield, Springfield Mass.
State, Iowa.
St. Paul, St. Paul.
Sun, London.
Syndicate, Minneapolis.
Teutonia, New Orleans.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia,
Union, London.
United Firemen's, Philadelphia.
United States, New York.
Virginia, Richmond.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Connecticut.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York
Home, Brooklyn.
Kansas Mutual Life, Topeka.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual Benefit, Newark.
Mutual, New York.
Mutual, Louisville, Ky.
National, Montpelier.

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MISSOURI—CONTINUED.

Other Companies Authorized to do Business:

New England, Boston.
New York, New York.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Phœnix Mutual, Hartford.
Provident Life and Trust, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Ætna, Hartford.
American Surety, New York.
American Emp. Liability, Jersey City.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee and Acc't England.
Metropolitan Plate Glass, New York.
Mo., Kan. and Tex. Trust, Kansas City.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

NEBRASKA.

EUGENE MOORE, Auditor, Lincoln.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Farmers' and Merchants'....	Lincoln	1885	$50,000	$193,842	$119,637	$74,205
Home.....	Omaha	1884	50,000	217,749	134,583	83,166
Omaha.....	"	1889	50,000	103,949	51,439	52,510

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Bankers'.....	Lincoln	1887	$100,000	$163,280	$50,119	$113,161
Union.....	Omaha	1885	100,000	173,824	31,698	110,618

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, Philadelphia.
American, New York.
American Central, St. Louis.
British America, Toronto
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental, London.
Detroit, Detroit.
Dwelling House, Boston.
Eagle, New York.
Equitable, Providence.
Farragut, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Dayton
Firemen's, New York.
Firemen's, Newark.
Franklin, Philadelphia
Franklin, Columbus.
German, Pittsburgh.
German, Peoria, Ill.
German, Freeport, Ill.
German-American, New York.
Germania, N. Y.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Hibernia, New Orleans.
Home, New York.
Imperial, London.
Ins. Co. County of Pa., Philadelphia.
Ins. Co. of N. America, Philadelphia.
Ins. Co. State of Pa., Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, London.
Louisville Underwriters, Louisville.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
New Hampshire, Manchester.
Niagara, New York.
Norwich Union, Norwich, Eng.
North American, Boston.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Orient, Hartford.
Palatine, Manchester.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Pennsylvania, Philadelphia.
Prescott, Boston.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Rochester German, Rochester.
Rockford, Rockford.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
South British, Auckland, N. Z.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
State, Des Moines.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Transatlantic, Hamburg, Ger.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Provident, Philadelphia.

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NEBRASKA.—CONTINUED.

Other Companies Authorized to do Business:

State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union. Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Am. Employers' Liability, N. J.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Great Eastern Casualty Co., N. J.
Hartford Steam Boiler, Hsrtford.
London Guarantee & Acc., London.
New York Plate Glass, New York.

NEVADA.

R. L. HORTON, Ex-officio Insurance Commissioner, Carson City.

Companies Authorized to do Business in this State:

FIRE COMPANIES.

Alliance, London.
Atlas, London.
Ætna, Hartford.
American, New York.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
German-American, New York.
Girard, Philadelphia.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Merchants', Newark.
National, Hartford.
New Hampshire, Manchester.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phœnix, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Queen, New York.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Sun, London.
Sun, San Francisco.
Union, San Francisco.
Western, Toronto.

LIFE COMPANIES.

Equitable, New York.
Home, New York.
Mutual, New York.
Mutual Reserve Fund, New York.
National, Montpelier.
New York, New York.
Pacific, San Francisco.
Travelers', Hartford.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
Travelers', Hartford.
California Title Ins. and Trust Co. San Francisco.

NEW HAMPSHIRE.

JOHN C. LINEHAN Insurance Commissioner, Concord.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Capital	Concord	1886	$200,000	$ 422,882	$ 205,490	$216,392
Fire Underwriters	"	1887	10,000	41,717	26,238	15,479
Granite State	Portsmouth	1885	200,000	415,839	185,458	230,381
New Hampshire	Manchester	1870	700,000	2,342,918	1,024,909	1,318,009
H. M. Russel, General Western Agent, Chicago.						
Portsmouth	Portsmouth	1887	50,000	134,332	25,370	108,962
State Dwelling	Portsmouth	1891	15,000	38,060	6,296	16,764

Other Companies Authorized to do Business:

FIRE COMPANIES.

American, Newark.
Caledonian, Edinburgh.
Commercial Union, London.
Continental, New York.
Dwelling House, Boston.
Fire Association, Philadelphia.
Hamburg-Bremen, Hamburg, Ger.
Hartford, Hartford.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Liverp'l, London and Globe, Liverp'l.
London and Lancashire, Liverpool.
Mechanics' & Traders', New Orleans.
Phenix, Brooklyn.
Pennsylvania, Philadelphia.
Queen, New York.
Royal, Liverpool.
Springfield, Springfield, Mass.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Connecticut, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
John Hancock, Boston.
Manchester, Manchester, Eng.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern Milwaukee.
Penn Mutual, Philadelphia
Provident, Philadelphia.
Provident Savings, New York.
State, Worcester.
Travelers', Hartford.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety, New York.
Employers' Liability, London
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee & Acc., London.
Standard, Detroit.
Travelers', Hartford.
United States Guarantee, New York.

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NEW JERSEY.

GEORGE S. DURYEE, Commissioner of Banking and Insurance, Trenton.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Newark	1846	$600,000	$2,603,799	$550,368	$2,053,431
Camden	Camden	1841	105,730	269,995	50,332	218,934
Firemen's	Newark	1855	600,000	2,004,956	296,411	1,708,545
National	Elizabeth	1865	100,000	140,750	8,848	131,902
New Brunswick	New Brunswick	1832	50,000	127,693	3,289	124,404
Standard	Trenton	1868	100,000	198,576	60,210	138,366
The Merchants'	Newark	1858	400,000	1,452,284	801,600	650,594
The Newark	Newark	1810	250,000	649,038	149,038	488,539

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Mutual Benefit	Newark	1845	Mutual	$55,283,003	$51,813,853	$3,469,150
Prudential	"	1876	$2,000,000	15,780,154	12,471,317	3,308,857
United States	"	1888	280,000	334,272	143,446	190,828

ACCIDENT COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-holders.
Amer. Employers' Liab., Jersey City	1890	$200,000	$535,186	$329,670	$205,516

PLATE GLASS COMPANY.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
New Jersey Plate Glass, Newark	1868	$100,000	$135,840	$27,449	$108,391

Other Companies Authorized to do Business:

FIRE COMPANIES.

Agricultural, Watertown, N. Y.
American Central, St. Louis.
American, New York
American, Philadelphia.
Broadway, New York.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
City of London, London.
Commerce, Albany, N. Y.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Dwelling House, Boston.
Farmers', York, Pa.
Farragut, New York.
Fire Association, Philadelphia
Ins. Co. County of Philadelphia
Fireman's Fund, San Francisco.
Franklin, Philadelphia.
German American, New York.
Germania, New York
Girard, Philadelphia.
Glens Falls, Glens Falls.
Globe, New York.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester, Eng.
Liverpool & London & Globe, Liverp'l.
Lion, London.
London and Lancashire, Liverpool.
London, London.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Merchants, Providence.
Milwaukee Mechanics, Milwaukee.
Mutual, New York.
National, Hartford.
National, New York.
New Hampshire, Manchester
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern, London.
North River, New York.
Norwich Union, Norwich, Eng.
Northwestern National, Milwaukee.
Orient, Hartford.
Pacific, New York.
Pennsylvania, Philadelphia.
People's, Pittsburgh.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reading, Reading.
Royal, Liverpool.
Rutgers, New York.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
St. Paul, St. Paul.
Sun, London.
Transatlantic, Hamburg, Ger.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Brooklyn, New York.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, Brooklyn.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee, Montreal.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee & Acc., London.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.
Travelers', Hartford.

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NEW YORK.

JAMES F. PIERCE, Superintendent of Insurance, Albany.

FIRE COMPANIES.

		Began Business.	Capital.	Assets	Liabilities.	Surplus as to Policy-Holders.
Agricultural	Watertown	1819	$ 500,000	$2,301,581	$1,491,408	$ 810,173
Albany	Albany	1811	250,000	444,436	89,687	354,749
American	New York	1857	400,000	879,104	322,067	557,037
Broadway	"	1849	200,000	426,410	182,838	243,577
Buffalo German	Buffalo	1867	200,000	1,778,412	385,987	1,392,425
Citizens'	New York	1849	300,000	803,137	399,428	403,709
Commerce	Albany	1859	200,000	373,586	108,948	264,639
Commercial Union	New York	1891	200,000	220,971	9,330	211,641
Continental J. J. McDonald, Gen. West'n Agent, Chicago.	New York	1853	1,000,000	7,216,828	4,191,020	3,025,808
Eagle	"	1806	300,000	1,201,255	241,417	959,838
Empire City	"	1850	200,000	307,615	73,536	234,079
Farragut	New York	1872	200,000	312,507	83,942	228,556
German-American Eugene Carey, Gen. West'n Agt., Chicago.	"	1872	1,000,000	6,580,069	3,166,982	3,413,087
Germania E. G. Halle, West'n Mgr., Chicago.	"	1859	1,000,000	3,713,545	1,385,169	2,328,376
Glens Falls J. L. Whitlock, Gen. West'n Agt., Chicago.	Glens Falls	1849	200,000	2,650,817	918,240	1,732,578
Globe	New York	1863	200,000	407,936	171,671	236,265
Hamilton	"	1852	150,000	288,274	70,166	218,108
Hanover	"	1852	1,000,000	2,533,000	1,315,700	1,217,300
Home	"	1853	3,000,000	9,853,629	5,148,174	4,705,455
Kings County	Brooklyn	1858	150,000	368,336	47,550	320,786
Nassau	Brooklyn	1852	200,000	500,967	94,206	406,671
National	New York	1838	200,000	288,334	55,406	232,928
New York	"	1892	200,000	331,925	65,632	266,293
Niagara	"	1850	500,000	2,189,880	1,387,767	802,113
Norwood	"	1895	200,000	452,785	177,533	275,252
Pacific	"	1851	200,000	736,063	342,280	393,783
Phenix Eugene Harbeck, Gen. West'n and South'n Agt., Chicago.	Brooklyn	1853	1,000,000	5,739,044	4,123,463	1,615,581
Queen J. M. Rodgers, West'n Mgr., Chicago.	New York	1891	500,000	4,039,586	2,020,663	2,018,923
Rochester German	Rochester	1872	200,000	911,783	328,228	583,555
Rutgers	New York	1853	200,000	350,876	81,239	269,637
Stuyvesant	"	1850	200,000	272,207	51,096	221,110
The Commonwealth	"	1886	500,000	785,562	122,395	663,167
The Greenwich	"	1835	200,000	1,373,318	972,221	401,097
The North River	New York	1822	350,000	652,789	189,865	462,923
The Peter Cooper	New York	1853	150,000	305,206	28,537	276,669
Union	Buffalo	1874	100,000	199,880	43,112	156,768
United States	New York	1825	250,000	667,704	326,183	341,521
Westchester M. O. Brown, Gen. West'n Agt., Chicago.	"	1837	300,000	2,032,444	1,258,264	774,180
Williamsburgh City	Brooklyn	1853	250,000	1,536,636	577,666	958,970

MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Atlantic Mutual	New York	1842	Mutual	$11,895,182	$10,489,415	$1,405,777
Commercial Mutual	"	1852	Mutual	642,195	644,616	2,421
New York Mutual	"	1851	$420,000	639,122	154,160	484,962

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NEW YORK—FIRE COMPANIES CONTINUED.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Duchess Co.	Poughkeepsie	1830	$ 120,152	$113,823	$ 6,329	$ 52,695
Erie Co.	Buffalo	1874	335,630	30,992	304,637	133,465
Mutual	Albany	1836	173,272	13,626	159,646	376,168
Mutual	New York	1882	1,020,003	495,484	533,519	.....

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American Union	New York	1894	$ 500,000	$ 479,118	$ 37,567	$ 441,551
Brooklyn	"	1864	125,000	1,647,063	1,502,185	144,878
Commercial Alliance	"	1889	200,000	392,573	253,875	138,698
Equitable	"	1859	100,000	201,009,388	160,385,376	*40,624,012
Home	Brooklyn	1860	125,000	8,458,207	7,071,614	1,386,592
Metropolitan	New York	1867	1,000,000	19,343,705	15,233,284	4,110,420
Mutual Reserve Fund	"	1881	Mutual	3,690,593	413,414	3,277,179
New York Life	"	1845	Mutual	174,791,991	150,753,313	*24,038,678
Provident Savings	"	1875	100,000	1,516,271	801,945	714,326
The Germania	"	1860	200,000	17,744,263	16,513,975	1,230,288
The Manhattan	"	1850	100,000	13,293,778	12,155,194	1,138,584
The Mutual Life	"	1843	Mutual	204,638,784	182,109,456	22,529,327
The United States	"	1859	440,000	6,737,988	6,088,947	649,041
The Washington	"	1860	125,000	12,061,455	11,611,312	450,143

*Includes tontine funds.

ACCIDENT COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Casualty	New York	1876	$250,000	$2,257,529	$1,796,020	$461,509
Great Eastern Casualty and Indemnity	New York	1893	125,000	150,000	.....	150,000
Inter State Casualty	New York	1893	150,000	222,867	1,513	221,354
Preferred Accident Co.	New York	1893	200,000	408,647	205,545	203,101

SURETY COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	New York	1884	$2,000,000	$3,976,917	$1,427,674	$2,549,243
Lawyer's Title Ins. Co.	"	1887	500,000	486,096	15,348	467,748
United States	"	1890	250,000	359,125	63,559	295,644
Fidelity and Casualty	"	1876	250,000	2,257,529	1,796,020	461,509

PLATE GLASS COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Casualty	New York	1876	$250,000	$2,257,529	$1,796,020	$461,509
Lloyds Plate Glass	"	1882	250,000	626,178	245,495	380,683
The Metropolitan Plate Glass	"	1874	100,000	427,527	148,878	278,649
The New York Plate Glass	"	1891	100,000	237,471	104,855	132,616

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NEW YORK.—CONTINUED.

STEAM BOILER COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity and Casualty.....New York	1876	$250,000	$2,257,529	$1,796,020	$461,509

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Allemania, Pittsburgh
American, Boston.
American, Newark.
American Central, St. Louis.
American, Philadelphia.
Armenia, Pittsburgh.
Atlanta Home, Atlanta, Ga.
British America, Toronto.
Caledonian, Edinburgh.
Capital, Concord.
Citizens', St. Louis.
Citizens', Pittsburgh.
Commercial Union, London.
Concordia, Milwaukee.
Connecticut, Hartford.
Delaware, Philadelphia.
Detroit, Detroit.
Equitable, Providence.
Farmers' York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Fire Ins. Co. County of Pa., Philadel'a.
Firemen's Baltimore.
Firemen's, Newark.
Firemen's, Boston.
First National, Worcester, Mass.
Franklin, Philadelphia.
German, Pittsburgh.
Girard, Philadelphia.
Grand Rapids, Grand Rapids.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hartford, Hartford.
Home, San Francisco.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Lumberman's, Philadelphia.
Manchester, Manchester, Eng.
Manuf'rs' and Merchants', Pittsburgh.
Mechanics', Philadelphia.
Mechanics' and Traders', New Orleans.
Mercantile, Boston.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
North American, Boston.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Stettin, Ger.
Reading, Reading.
Reliance, Philadelphia.
Royal, Liverpool.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
Spring Garden, Philadelphia.
Sun Mutual, New Orleans.
Sun, San Francisco.
Sun, London.
Syndicate, Minneapolis.
Teutonia, New Orleans.
Traders' Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
Union Assurance, London.
United Firemen's, Philadelphia.
Western, Pittsburgh.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Connecticut General, Hartford.
Connecticut Mutual, Hartford.
John Hancock, Boston.
Massachusetts, Springfield.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Life and Trust, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Ohio.
Union, Portland, Me.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Deposit, Baltimore.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
London Guarantee & Acc., London.
Standard, Detroit.
Travelers', Hartford.

NORTH CAROLINA.

OCTAVIUS COKE, Ex-Officio Insurance Commissioner, Raleigh.

FIRE COMPANIES.

	Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Carolina..... Wilmington	1889	$50,000	$65,040	$6,774	$58,267
North Carolina Home.....Raleigh	1868	.....	.....	...	.....
Pamlico Ins. and Bank'g Co., Tarboro	....	.....	.....	...	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Philadelphia.
British and Foreign, Liverpool.
Caledonian, Edinburgh.
Central City, Selma.
Commercial, Montgomery, Ala
Commercial Union, London.
Continental, New York.
City of London, London.
Connecticut, Hartford
Fire Association, Philadelphia.
Georgia Home, Columbus.
German-American, New York
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Knoxville, Knoxville, Tenn.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Mechanics' and Trad'rs', New Orleans

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NORTH CAROLINA.—CONTINUED.

Other Companies Authorized to do Business:

Merchants' Newark.
Mutual, New York.
National, Hartford.
New York Underwriters, New York.
North British and Mercantile, London.
Niagara, New York.
Norwich Union, Norwich, Eng.
Northern, London.
Orient, Hartford.
Phenix, Brooklyn.
Phœnix Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, Liverpool.
Rochester German, Rochester.
Royal, Liverpool.
St. Paul, St. Paul.
Security, New Haven.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Southern, New Orleans.
Sun, London.
Sun Mutual, New Orleans.
Virginia, Richmond.
Westchester, New York.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Hartford, Hartford.
Kentucky Mutual, Louisville.
Life Ins. Co. of Virginia, Richmond.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
United States, New York.

MISCELLANEOUS COMPANIES.

American Accident Indemnity.
Am. Employers' Liability, N. J.
Employers' Liability, London.
Fidelity Mutual.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
London Guarantee & Acc., London.
People's Mutual.
Standard, Detroit.
Travelers', Hartford.

NORTH DAKOTA.

F. B. FANCHER, Insurance Commissioner, Bismark.

Companies Authorized to do Business:

FIRE COMPANIES.

Ætna Hartford.
British America, Toronto.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fidelity, Philadelphia.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
German American, New York.
German, Freeport, Ill.
Germania, New York.
Hamburg-Bremen, Hamburg, Ger.
Hartford, Hartford.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Knoxville, Tenn.
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng
Milwaukee Mechanics', Milwaukee.
National, Hartford.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
New Hampshire, Manchester.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Queen, New York.
Springfield, Springfield, Mass.
St. Paul, St. Paul.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Bankers', St. Paul.
Commercial Alliance, New York.
Connecticut Indemnity, Waterbury.
Equitable, Des Moines.
Fidelity, Philadelphia.
Germania, New York.
Hartford, Hartford.
Life Insurance Clearing Co., St. Paul.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Northwestern Aid, Minneapolis.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.

OHIO.

W. M. HAHN, Insurance Commissioner, Columbus.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Cincinnati	Cincinnati	1829	$150,000	$238,084	$ 57,056	$181,028
Commercial	"	1838	100,000	199,877	69,942	129,943
Columbia	Dayton	1882	150,000	369,693	105,802	263,891

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OHIO.—FIRE AND FIRE AND MARINE COMPANIES CONTINUED.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Eagle	Cincinnati	1850	$100,000	$162,905	$59,290	$103,615
Eureka	Cincinnati	1854	100,000	295,118	112,124	182,994
Franklin	Columbus	1864	100,000	275,016	140,191	134,826
Merchants' and Manuf'rs'	Cincinnati	1838	150,000	267,543	50,069	217,474
National	Cincinnati	1851	100,000	167,786	46,162	121,624
Security	Cincinnati	1881	150,000	262,764	90,881	171,883
Teutonia	Dayton	1865	100,000	475,777	84,288	391,489
Washington	Cincinnati	1836	150,000	254,931	55,243	199,688

MUTUAL COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Central Manufacturers'	Van Wert	1876	$ 75,814	$ 32,979	$ 43,335	$ 126,713
Cincinnati Equitable	Cincinnati	1826	447,390	225,071	222,319	.....
Equitable	Cincinnati	1826	452,648	221,034	231,614	.....
German	"	1858	380,550	95,060	285,490	711,301
Mutual Fire Association	Toledo	1877	9,952	5,465	4,487	66,513
Ohio Millers'	Canton	1886	51,027	29,049	21,978	259,942
Ohio Farmers'	LeRoy	1848	1,771,475	1,701,614	69,861	.....
Phœnix	Cincinnati	1875	26,792	27,767	.....	186,513
Seneca County	Tiffin	....	26,590	12,976	13,614	294,211
Sun Mutual	Cincinnati	1862	60,257	32,794	27,463	272,350

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Union Central	Cincinnati	1867	$100,000	$12,715,071	$11,147,491	$1,568,180
Western and Southern	"	1888	100,000	139,826	44,286	95,540

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
American Central, St. Louis.
American Mutual, Providence.
British and Foreign, Liverpool.
British America, Toronto.
Buffalo German, Buffalo.
Citizens', New York.
Citizens', Pittsburgh.
Citizens' St. Louis.
Commerce, Albany.
Commercial, New York.
Commercial Union, London.
Commonwealth, New York.
Concordia, Milwaukee.
Connecticut, Hartford.
Continental. New York.
Cotton and Woolen Mutual, Boston.
Delaware, Philadelphia.
Detroit, Detroit.
Dwelling House, Boston.
Empire State, Rochester.
Enterprise Mutual, Providence.
Equitable, Providence.
Farragut, New York.
Fire Association, Philadelphia.
Fire Insurance Co. Philadelphia
Fireman's Fund, San Francisco.
Firemen's, Newark.
Franklin, Philadelphia.
German, Freeport, Ill.
German-American, New York.
German, Peoria, Ill.
German, Pittsburgh.
German, Wheeling.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Greenwich, New York.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co N America, Philadelphia.

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OHIO.—CONTINUED.

Other Companies Authorized to do Business:

Ins. Co. State of Pa., Philadelphia.
Keystone Mutual, Philadelphia.
Knoxville, Knoxville, Tenn.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Manuf'rs and Merchants', New York.
Manuf'rs' and Merchants' Mutual, Rockford, Ill.
Marine, London.
Mercantile, Boston.
Mercantile Mutual, Providence.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
Mutual, Detroit.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, New York.
Pennsylvania, Philadelphia.
People's, Pittsburgh.
Phenix, Brooklyn.
Philadelphia Mfrs. Mut., Philadelphia.
Phœnix, Hartford
Phœnix, London.
Protection Mutual, Chicago.
Providence-Washington, Providence.
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Royal, Liverpool.
Rubber Manuf'rs Mutual, Boston.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield.
Spring Garden, Philadelphia.
Sun, London.
Sun, San Francisco.
Syndicate, Minneapolis.
Traders', Chicago.
Union, Philadelphia.
Union, San Francisco.
Union, Buffalo.
United Fireman's Philadelphia.
United States, New York.
Westchester, New York.
Western, Pittsburgh.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, Des Moines.
Equitable, New York.
Germania, New York.
Hartford, Hartford.
Home, New York.
Iowa, Sioux City.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier.
New England, Boston.
New York, New York.
Northwestern Mutual, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
Equitable, Cincinnati.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
Metropolitan Plate Glass, New York.
London Guarantee & Acc., London.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

OREGON.

H. R. KINCAID, Secretary of State, Salem.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Northwest....	.....Portland	1886	$104,780	$143,607	$ 36,578	$107,029
State...	.....Salem	1884	100,000	378,436	166,677	211,758

Other Companies Authorized to do Business:

FIRE COMPANIES.

American, Philadelphia.
British and Foreign, London.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Fireman's Fund, San Francisco.
German American, New York.
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hamburg-Magdeburg, Hamburg.
Hartford, Hartford.
Home, San Francisco.
Home, New York.
Imperial, London.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark.
New Zealand, Auckland.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, Eng.
Phenix, Brooklyn.
Phœnix, London.
Queen, New York.
Royal, Liverpool.
Sun, London.
Scottish Union and Nat'l, Edinburgh.
Sea, London.
Thames and Mersey, Liverpool.
Traders', Chicago.
Union, San Francisco.

LIFE COMPANIES

Ætna, Hartford.
Bankers, Des Moines.
Connecticut, Hartford.
Equitable, New York.
Home, New York.
Mutual Reserve Fund, New York.
Massachusetts, Springfield.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
London Guarantee.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

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PENNSYLVANIA.

J. H. LAMBERT, Insurance Commissioner, Harrisburgh.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Allegheny	Pittsburgh	1859	$ 100,000	$ 162,043	$ 17,663	$ 144,380
Allemania	"	1859	200,000	391,554	136,410	255,143
American	Philadelphia	1810	500,000	2,409,585	1,600,467	809,118
Armenia	Pittsburgh	1872	250,000	361,989	105,844	256,145
Artisans	"	1866	100,000	143,753	23,070	120,682
Ben Franklin	Allegheny	1866	150,000	256,614	30,962	225,652
Birmingham	Pittsburgh	1871	200,000	303,056	27,349	275,707
Cash	"	1865	100,000	166,703	7,853	158,850
Citizens'	"	1849	500,000	762,149	193,990	568,159
City	"	1870	100,000	134,099	18,106	115,993
Delaware	Philadelphia	1835	702,875	1,513,590	641,317	872,273
Fire Ins. Co. of County Pa.	"	1832	400,000	876,748	330,575	546,232
Fire Association	"	1820	500,000	5,581,243	4,278,269	1,302,974
	W. H. Cunningham, Gen. West'n Agt., Chicago.					
Franklin	"	1829	400,000	3,169,551	1,699,058	1,470,493
German-American	Pittsburgh	1873	100,000	210,405	41,151	169,254
German	Pittsburgh	1862	200,000	475,996	119,178	276,818
Girard	Philadelphia	1853	300,000	1,897,257	1,008,578	888,679
	W. E. Rollo & Son, Gen. West'n Agts., Chicago.					
Humboldt	Allegheny	1871	100,000	204,515	43,438	160,519
Ins. Co. State of Penn	Philadelphia	1794	200,000	750,396	460,172	290,224
	R. S. Critchell, Gen. West'n Agt., Chicago.					
Ins. Co. of North America	"	1792	3,000,000	9,487,674	4,465,657	5,022,016
	J. F. Downing, Mgr. West'n Dept., Erie, Pa.					
Jefferson	Philadelphia	1855	100,000	396,006	70,914	325,092
Lumberman's	"	1873	250,000	1,089,937	378,300	711,637
Manuf'rs' and Merchants',	Pittsburgh	1865	200,000	503,169	158,095	295,074
Mechanics'	Philadelphia	1854	250,000	856,313	418,643	437,670
Monongahela	Pittsburgh	1854	175,000	251,330	16,413	229,917
National	Allegheny	1866	100,000	259,624	35,194	224,430
Pennsylvania	Philadelphia	1825	400,000	4,461,123	2,277,741	2,183,582
	Barry & Davis, West'n Mgrs, Chicago.					
People's	Pittsburgh	1862	150,000	220,598	46,159	174,439
Pittsburgh	"	1851	100,000	283,345	17,379	265,966
Reading	Reading	1867	250,000	758,132	333,591	424,541
Reliance	Philadelphia	1841	300,000	953,897	419,737	534,160
Schuylkill	"	1895	100,000	125,000	.....	125,000
Spring Garden	"	1835	400,000	1,357,185	779,725	577,460
Sun Fire	"	1873	100,000	104,084	3,300	100,784
Teutonia	Allegheny	1871	125,000	267,075	73,751	193,324
Teutonia	Philadelphia	1871	200,000	268,980	41,559	227,421
United Firemen's	"	1860	300,000	1,368,629	909,539	459,090
Union	"	1864	250,000	628,011	300,848	327,163
Union	Pittsburgh	1871	100,000	165,863	16,356	149,507
Western	"	1849	300,000	503,469	152,606	350,863

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Aurora	Harrisburgh	1890	$ 5,055	$ 1,472	$ 4,583	$ 2,603
*Farmers'	York	1853	643,519	341,879	305,445	.....
Keystone	Philadelphia	1892	95,042	69,241	25,410	692,409
Mutual Assurance	Philadelphia	1784	2,054,258	259,209	1,795,049	.....
Mutual	Germantown	1843	740,245	310,741	429,505	94,135
National	Harrisburgh	1890	2,059	1,625	434	.....

*Mutual in form, but does business on cash plan only.

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PENNSYLVANIA.—MUTUAL FIRE COMPANIES, CONTINUED.

		Began Business.	Cash Assets.	Liabilities.	Surplus	Premium Notes.
People's	Harrisburgh	1889	$ 19,725	$ 13,898	$ 5,827	$ 4,501
Phila. Contributionship,	Philadelphia	1752	3,745,632	456,570	3,289,062	.....
Phila. Manufacturers'	Philadelphia	1890	127,885	76,429	51,456	752,315
Sprinkler	Philadelphia	1893	23,576	17,462	6,114	137,307
Susquehanna	Harrisburgh	1873	30,800	32,420	.....	230,774

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fidelity Mutual	Philadelphia	1879	Mutual	$ 415,708	$ 13,339	$ 402,369
Girard	Philadelphia	1836	$1,000,000	6,706,264	3,531,736	3,174,520
Penn Mutual	"	1847	Mutual	22,773,911	20,102,427	2,671,484
Penna. Co. for Insuring Lives,	Phila.	1812	2,000,000	11,044,953	117,158	10,044,953
Presbyterian Ministers'	Philadelphia	1759	Mutual	517,543	420,818	96,725
Provident Life and Trust	"	1865	1,000,000	24,644,836	21,830,045	2,814,791
Security Trust	"	1895	350,000	486,627	129,099	357,528

PLATE GLASS COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
United States	Philadelphia	1867	$100,000	$157,504	$13,281	$144,223

STEAM BOILER COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Pennsylvania	Philadelphia	1873	$150,000	$168,816	$11,345	$157,470

SURETY COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
City Trust	Philadelphia	1886	$500,000	$2,068,712	$1,379,874	$688,837

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Albany, Albany.
American Central, St. Louis.
American, Boston.
American, Newark.
American, New York.
Atlas, London.
Broadway, New York.
British-America, Toronto.
Buffalo German, Buffalo.
Caledonian, Edinburgh.
Capital, Concord.
Citizens', New York.
City of London, London.
Commerce, Albany.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Dwelling House, Boston.
Farragut, New York.
Fireman's Fund, San Francisco.
Firemen's, Baltimore.
Firemen's, Chicago.
Firemen's, Newark.
German-American, New York.
Germania, New York.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Kings County, Brooklyn.
Lancashire, Manchester, Eng.
Liverpool and London and Globe, Liverpool.
Lion, London.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mercantile, Boston.
Mechanics' and Tradr's', New Orleans.
Merchants', Newark.
Merchants', Providence.
Michigan, Detroit.
Milwaukee Mechanics', Milwaukee.
Millers' National, Chicago.
Mutual, New York.
National, Hartford.
National, New York.
Newark, Newark.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North British and Mercantile,
Northern, London. London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pacific, Hartford.
Palatine, Manchester.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Rochester German, Rochester.
Royal, Liverpool.
Rutgers, New York.
St. Paul, St. Paul.
Security, New Haven.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Sun, London.
Transatlantic, Hamburg.
Union, San Francisco.
United States, New York.
United States "Lloyds," New York.
Virginia, Richmond.
Washington, Cincinnati.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.
Berkshire, Pittsfield.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut General, Hartford.
Connecticut Mutual, Hartford.
Equitable, New York.
Germania, New York.
Home, Brooklyn.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan, Detroit.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
National, Washington.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Phœnix, Hartford.
Provident Savings, New York.
Prudential, Newark.
State, Worcester.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Vermont, Burlington.
Washington, New York.

LIFE COMPANIES.

Ætna, Hartford.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Steam Boiler, New York
Employers' Liability, London.
Fidelity and Casualty New York.
Great Eastern Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
London Guarantee & Acc., London.
New York Plate Glass, New York.
Pacific, San Francisco
Standard, Detroit.
Travelers', Hartford.

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RHODE ISLAND.

ALBERT C. LANDERS, Insurance Commissioner, Providence.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Equitable	Providence	1859	$300,000	$ 616,643	$216,011	$400,632
Merchants'	"	1851	200,000	516,171	214,405	301,766
Providence-Washington	"	1799	400,000	1,479,281	878,419	600,862

C. L. Dunlop, Gen. West'n Agt., Chicago.

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
American	Providence	1877	$247,391	$145,148	$102,243	$2,786,411
Aquidneck	Newport	1893	6,289	6,110	179	24,996
Atlantic	Providence	1893	29,196	22,464	6,733	111,290
Blackstone	"	1868	334,254	190,240	144,014	1,484,260
Citizens	"	1892	9,748	7,736	2,012	30,805
Commercial	"	1892	8,770	7,879	891	40,189
Enterprise	"	1874	244,678	147,708	96,970	2,815,459
Firemen's	"	1854	665,191	281,233	383,960	2,635,735
Franklin	"	1854	57,221	47,946	9,275	467,422
Hope	"	1875	173,956	112,365	61,591	1,060,730
Manufacturers'	"	1835	184,715	71,038	113,677	682,543
Mechanics'	"	1871	105,514	52,178	53,336	501,373
Merchants'	"	1874	171,124	96,833	96,831	771,260
Mercantile	"	1884	100,279	61,438	38,841	590,748
Pacific	"	1893	23,076	32,669	.....	102,463
Pawtucket	Pawtucket	1849	277,583	116,774	160,809	222,858
Providence	Providence	1800	275,733	109,129	166,694	79,999
Rhode Island	"	1848	303,174	111,532	191,642	1,070,584
Security	Providence	1893	18,480	10,989	7,491	61,635
State	"	1855	718,376	366,976	351,400	6,962,371
Union	"	1883	208,424	89,535	118,889	876,086
What Cheer	"	1864	263,928	157,467	106,461	1,500,731

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown.
American, Boston.
American, Newark.
American, New York.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Citizens', Pittsburgh.
Commerce, Albany.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Eagle, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Firemen's, Boston.
Firemen's, Newark.
First National, Worcester.
Franklin, Philadelphia.
Franklin, Columbus.
German-American, New York
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Granite State, Portsmouth.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London
Ins. Co. County of Pa., Philadelphia.
Ins. Co. N. America, Philadelphia.
Ins. Co. State of Pa., Philadelphia.
Lancashire, Manchester.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mechanics', Philadelphia.
Merchants', Newark.
Milwaukee Mechanics', Milwaukee.
Michigan, Detroit.
National, Hartford.
National, New York.
New Hampshire, Manchester.
New York Bowery, New York.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, London.
Phœnix, Hartford
Queen, New York.
Reading, Reading.
Reliance, Philadelphia.
Rochester German, Rochester.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Sun, London.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
Union, San Francisco.
United Firemen's, Philadelphia.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield.
Connecticut, Hartford.
Equitable, New York.
Home, Brooklyn.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.

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RHODE ISLAND.—CONTINUED.

Other Companies Authorized to do Business:

National, Montpelier, Vt.
New York, New York.
New England, Boston.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident, Philadelphia.
Provident Savings, New York.
State, Worcester, Mass.
Travelers', Hartford.
Vermont, Burlington.
Washington, New York.
Union, Portland, Me.
United States, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
American Steam Boiler, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. of N. A., Montreal.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard, Detroit.
Travelers', Hartford.

SOUTH CAROLINA.

JAMES NORTON, Ex-officio Insurance Commissioner, Columbia.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Charleston	Charleston	1890	$100,000	.....	.....	.....
South Carolina Home	Columbia	1889	50,000	.....	.....	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, New York.
American, Philadelphia.
Caledonian, Edinburgh.
Citizens' New York.
Central City, Selma.
Commercial, Montgomery, Ala.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fire Association, Philadelphia.
Georgia Home, Columbus.
German-American, New York.
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. North America, Philadelphia.
Knoxville, Knoxville, Tenn.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, London.
Mechanics' and Trad'rs', New Orleans.
Mutual, New York.
National, Hartford.
Niagara, New York.
North British and Mercantile, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich.
North Carolina Home, Raleigh.
Orient, Hartford.
Pacific, New York.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington, Providence.
Queen, New York.
Rochester German, Rochester.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Springfield, Springfield, Mass.
Southern, New Orleans.
Sun, London.
Sun Mutual, New Orleans.
Virginia, Richmond.
Western, Toronto.
Westchester, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Brooklyn, New York.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Hartford, Hartford.
Kentucky Mutual, Louisville.
Life Ins. Co. of Virginia, Richmond.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Maryland, Baltimore.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England Mutual, Boston.
New York, New York.
Northwestern Mutual, Milwaukee
Penn Mutal, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
United States, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
Employers' Liability, London.
Fidelity Mutual.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
London Guarantee.
National Alliance.
People's Mutual.
Standard, Detroit.
Travelers', Hartford.
United States, New York.

SOUTH DAKOTA.

J. E. HIPPLE, Auditor, Pierre.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Watertown	Watertown	1886	$100,000	$131,071	$24,455	$106,616
Yankton	Yankton	1883	65,000	98,702	22,909	75,793

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, Philadelphia.
American Central, St. Louis.
British America, Toronto.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco
German-American, New York.
German, Freeport, Ill.
Germania, New York.
Hamburg-Bremen, Hamburg.
Hartford, Hartford
Home, New York
Imperial, London.
Ins. Co. of North America, Philadel'a.
Lancashire, Manchester, Eng.
Liverpool and London and Globe. Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Merchants', Newark.
Milwaukee Mechanics', Milwaukee.

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SOUTH DAKOTA.—CONTINUED.

Other Companies Authorized to do Business:

National, Hartford.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
New Hampshire, Manchester.
Orient, Hartford.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Queen, New York.
Royal, Liverpool.
Springfield, Springfield, Mass.
State, Des Moines.
St. Paul, St. Paul.
Sun, London.
Syndicate, Minneapolis.
Traders', Chicago.
Western, Toronto.

LIFE COMPANIES.

Ætna, Hartford.
Bankers', St. Paul.
Commercial Alliance, New York.
Connecticut, Waterbury.
Equitable, Des Moines.
Equitable, New York.
Fidelity, Philadelphia.
Germania, New York.
Hartford, Hartford.
Iowa, Sioux City.
Life Insurance Clearing Co., St. Paul.
Massachusetts Mutual, Springfield.
Mutual, New York.
Mutual Benefit, Newark.
Mutual Reserve Fund, New York.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Northwestern Aid, Minneapolis.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Standard, Detroit.
Travelers', Hartford.

TENNESSEE.

E. B. CRAIG, Insurance Commissioner, Nashville.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Bluff City	Memphis	1871	$150,000	$156,827	$10,144	$146,683
Factors'	"	1882	90,000	118,555	6,847	111,708
Guardian	"	1894	1,300	2,600	.....	2,600
Hernando	"	1860	150,000	168,083	11,247	156,835
Home	Nashville	1884	24,883	41,563	24,259	17,304
Home	Memphis	1884	100,000	105,075	11,756	93,319
Phœnix Fire and Marine	"	1881	150,000	155,884	7,971	147,913
Planters	"	1885	150,000	164,754	18,642	146,092
State	Nashville	1865	200,000	247,895	38,445	209,450

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Atlanta Home, Atlanta.
British America, Toronto.
Caledonian, Edinburgh.
Citizens', New York.
Connecticut, Hartford.
Continental, New York.
Farragut, New York.
Fire Association, Philadelphia.
Georgia Home, Columbus.
German-American, New York.
Germania New York.
Germania, New Orleans.
Guardian, London.
Hamburg-Bremen, Hamburg, Ger.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Home, New Orleans.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Mechanics' and Trad'rs', New Orleans.
National, Hartford.
Niagara, New York.
N. British and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, London.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix London.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Southern, New Orleans.
Springfield, Springfield, Mass.
Sun, New Orleans.
Sun, London.
Teutonia, New Orleans.
Transatlantic, Hamburg, Ger.
Virginia F. & M., Richmond.
Westchester, Atlanta.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Hartford, Hartford.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Mutual Benefit, Newark.
Mutual, Louisville.
Mutual, New York.
Mutual Reserve Fund, New York.
New York, New York.
Northwestern, Milwaukee.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York
New York Plate Glass, New York.
United States, New York.

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TEXAS.

A. J. ROSE, Insurance Commissioner, Austin.

FIRE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Alamo	San Antonio	1889	$200,000	$302,126	$ 99,881	$202,245

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, New York.
American Central, St. Louis.
Atlanta Home, Georgia.
British America, Toronto.
British and Foreign, Liverpool.
Caledonian, Edinburgh.
Commercial Union, London.
Concordia, Milwaukee.
Continental, New York.
Connecticut, Hartford.
Delaware, Philadelphia.
Farragut, New York.
Fire Association, Philadelphia.
Fireman's Fund, San Francisco.
Georgia Home, Columbus.
German-American, New York.
German, Freeport, Ill.
Germania Fire, New Orleans.
Greenwich, New York.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lancashire, Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London and Lancashire, Liverpool.
London, London.
Macon, Macon, Ga.
Manchester, Manchester, Eng.
Mannheim, Mannheim, Ger.
Mechanics' & Traders', New Orleans.
Merchants', Newark.
National, Hartford.
New Orleans, New Orleans.
New York Bowery, New York.
Niagara, New York.
North British, and Mercantile, London.
Northern, London.
Northwestern National, Milwaukee.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Royal, Liverpool.
St. Paul, St. Paul.
St. Paul German, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Sea, Liverpool.
Southern, New Orleans.
Springfield, Springfield, Mass.
Standard, Liverpool.
Sun, New Orleans.
Sun, San Francisco.
Sun, London,
Teutonia, New Orleans.
Thames and Mersey, Liverpool.
Traders', Chicago.
Western, Toronto.
Westchester, New York.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Commercial Alliance, N. Y.
Equitable, New York.
Germania, New York.
Home, Brooklyn.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Mutual, New York.
Mutual Benefit, Newark.
Nederland, Amsterdam.
New England, Boston.
New York, New York.
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Provident Savings, New York.
Standard, Detroit.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Hartford Steam Boiler.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee & Acc., London.
New York Plate Glass, New York.
Pacific Mutual, San Francisco.
Standard, Detroit.
Travelers', Hartford.
Union Casualty, St. Louis.

VERMONT.

C. W. BROWNELL, Jr., and H. F. FIELD, Insurance Commissioners, Montpelier.

FIRE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
New England	Rutland	1881	$125,000	$139,632	$25,185	$114.447

MUTUAL FIRE COMPANIES.

		Began Business.	Cash Assets.	Liabilities.	Surplus.	Premium Notes.
Union Mutual	Montpelier	1875	$ 5,431	$.....	$ 5,431	$ 392,060
Vermont Mutual	"	1828	55,229	1,675	53,554	2,878,061

LIFE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
National	Montpelier	1850	Mutual	$9,886,852	$8,752,760	$1,134,092
Vermont	Burlington	1869	$100,000	431,747	322,316	109,432

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VERMONT.—CONTINUED.

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
American, New York.
American, Philadelphia.
Caledonian, Edinburgh.
City of London, London.
Commercial Union, London.
Connecticut, Hartford.
Continental, New York.
Dorchester, Boston.
Fire Association, Philadelphia.
First National, Worcester, Mass.
Franklin, Philadelphia.
German-American, New York.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Ins. Co. State of Pa., Philadelphia.
Lancashire, Manchester.
Liverpool and London and Globe, Liverpool.
London and Lancashire, Liverpool.
Manchester, Manchester, Eng.
Massachusetts, Boston.
Merchants', Providence.
National, Hartford.
New Hampshire, Manchester.
Niagara, New York.
North American, Boston.
North British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Pennsylvania, Philadelphia.
People's, Manchester.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Providence-Washington.
Queen, New York.
Quincy, Quincy, Mass.
Royal, Liverpool.
Springfield, Springfield, Mass.
Sun, London.
Westchester, New York.

LIFE COMPANIES.

Ætna, Hartford.
Connecticut, Hartford.
Connecticut General, Hartford.
Equitable, New York.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Massachusetts, Springfield.
Mutual, New York.
Mutual Benefit, Newark.
New England, Boston.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Standard, Detroit.
State, Worcester, Mass.
Travelers', Hartford.
Union, Portland, Me.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
American Surety, New York.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Lloyds Plate Glass, New York.
London Guarantee.
New York Plate Glass, New York.

VIRGINIA.

MORTON MARYE, Auditor, Richmond.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Alexandria	Alexandria	1871	$ 53,838	65,833	$ 17,559	$ 48,274
Central Fire	Parkersburg	1890	100,000	.....	.....	.....
Mt. Vernon	Alexandria	1888	50,000	56,615	5,468	51,147
German-American	Richmond	1892	25,000	25,000	.....	.....
Petersburgh	Petersburgh	1860	200,000	795,956	495,862	300,094
Pequannock	Staunton	1893	100,000	112,243	8,639	104,604
Portsmouth	Portsmouth	1852	31,275	91,998	23,541	68,457
Virginia	Richmond	1832	250,000	698,449	331,516	366,933
Virginia State	"	1865	200,000	427,895	170,159	257,736

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Life Ins. Co. of Virginia	Richmond	1871	$100,000	$920,766	$760,232	$160,534

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
British America, Toronto.
Citizens', New York.
Commercial Union, London.
Fire Association, Philadelphia.
Firemen's, Baltimore.
Germania, New York.
Glens Falls, Glens Falls.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of N. America, Philadelphia.
Lion, London.
London, London.
London and Lancashire Liverpool.
Mutual, New York.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng.
Orient, Hartford.
Phœnix, London.
Phenix, Brooklyn.
Rochester German, Rochester, N. Y.
Royal, Liverpool.
Scottish Union and Nat'l, Edinburgh.
Sun, London.
Western, Toronto.
Worcester, New York.
Williamsburgh City, New York.

LIFE COMPANIES.

Berkshire, Pittsfield, Mass.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, Brooklyn.
John Hancock, Boston.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Mutual Benefit, Newark.
Mutual, New York.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Provident Life and Trust, Philadelphia.
Provident Savings, New York.
State, Worcester, Mass.
Union Central, Cincinnati.
Union, Portland.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, N. J.
Fidelity and Casualty, New York.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
Employers' Liability, London.
Standard, Detroit.

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WASHINGTON.

JAMES H. PRICE, Insurance Commissioner, Olympia.

Companies Authorized to do Business:

FIRE COMPANIES.

American, Philadelphia.
British and Foreign, London.
Caledonian, Edinburgh.
Commercial Union, London.
Connecticut, Hartford.
Fireman's Fund, San Francisco.
German-American, New York.
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hamburg-Magdeburg, Hamburg.
Hartford, Hartford.
Home, San Francisco.
Home, New York.
Imperial, London.
Lancashire, Manchester, Eng.
Lion, London.
Liverpool and London and Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Merchants', Newark.
Newark, Newark.
New Zealand, Auckland.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, Eng.
Phenix, Brooklyn.
Phœnix, London.
Prussian National, Germany.
Queen, New York.
Royal, Liverpool.
Sun, London.
Scottish Union and Nat'l, Edinburgh.
Sea, London.
Thames and Mersey, Liverpool.
Traders', Chicago.
Union, San Francisco.

LIFE COMPANIES.

Ætna, Hartford.
Bankers', Des Moines.
Connecticut, Hartford.
Equitable, New York.
Home, New York.
Life Insurance Clearing Co., St. Paul.
Mutual Reserve Fund, New York.
Massachusetts, Springfield.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Pacific, San Francisco.
Penn Mutual, Philadelphia.
Travelers', Hartford.
Union Central, Cincinnati.
Union, Portland, Me.
Washington, New York.

MISCELLANEOUS COMPANIES.

Employers' Liability, London.
Fidelity and Casualty, New York.
New York Plate Glass, New York
Standard, Detroit.
Travelers', Hartford.

WEST VIRGINIA.

ISAAC V. JOHNSON, Auditor, Charleston.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Fire and Marine	Wheeling	1875	$100,000	$119,515	$13,351	$106,164
Franklin	"	1862	10,000	.....	.....	.....
German	"	1867	100,000	221,053	68,477	152,576
Jefferson	"	1883	10,000	.....	.....	.....
Peabody	"	1869	100,000	151,782	24,613	127,169
Standard	Wheeling	1884	10,000	.....	.....	.....

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
American, Newark.
American, Philadelphia.
British America, Toronto.
Caledonian, Edinburgh.
Citizen's, New York.
Commercial Union, London.
Continental, New York.
Fire Association, Philadelphia.
Franklin, Philadelphia.
German-American, Philadelphia
Germania, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. N. America, Philadelphia.
Lancashire, Manchester, Eng.
London, London.
London and Lancashire, Liverpool.
Liverpool and London and Globe, Liverpool.
Manchester, England.
New Hampshire, Manchester.
Niagara, New York.
North British and Mercantile, London.
Northern, London.
Norwich Union, Norwich, Eng.
Ohio Farmers, LeRoy.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reading, Reading, Pa.
Royal, Liverpool.
Security, New Haven.
St. Paul, St. Paul.
Sun, London.
Union, London.
Virginia F. & M., Richmond.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Connecticut, Hartford.
Equitable, New York.
Germania, New York.
Home, New York.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Metropolitan, New York.
Michigan Mutual, Detroit.
Mutual Benefit, Newark.
Mutual, New York.
National, Montpelier.
New York, New York.
Northwestern, Milwaukee.
Penn Mutual, Philadelphia.
Provident, Philadelphia.
Provident Savings, New York
State, Worcester, Mass.
Union, Portland, Me.
Union Central, Cincinnati.
United States, New York.
Washington, New York.

MISCELLANEOUS COMPANIES.

American Surety, New York.
Fidelity and Casualty, New York.
Employers' Liability, London.
Hartford Steam Boiler, Hartford.
Inter State Casualty, New York.
London Guarantee.
Standard, Detroit.
Travelers', Hartford.

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WISCONSIN.

WM. A. FRICKE, Insurance Commissioner, Madison.

FIRE AND FIRE AND MARINE COMPANIES.

		Began Business.	Capital,	Assets.	Liabilities.	Surplus as to Policy-Holders.
Concordia	Milwaukee	1870	$200,000	$ 754,337	$428,315	$ 326,022
Milwaukee Mechanics'	"	1852	200,000	2,220,432	868,623	1,351,809
Northwestern National	"	1869	600,000	1,956,852	852,170	1,104,682

LIFE COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Northwestern Mutual	Milwaukee	1858	Mutual	$64,071,183	$52,712,726	$11,358,457

ACCIDENT COMPANY.

		Began Business.	Capital.	Assets.	Liabilities.	Surplus as to Policy-Holders.
American	Oshkosh	....	Mutual	$4,261	$951	$3,310
Nat'l Benefit & Casualty	Milwaukee	1894	200,000	200,000	....	200,000

Other Companies Authorized to do Business:

FIRE COMPANIES.

Ætna, Hartford.
Agricultural, Watertown, N. Y.
Allemania, Pittsburgh.
American, Boston.
American, Newark.
American, Philadelphia.
American, New York.
American Central, St. Louis.
Buffalo German, Buffalo.
British America, Toronto.
Broadway, New York.
Caledonian, Edinburgh.
Central Manuf'rs Mutual, Van Wert, O.
Citizens', New York.
Citizens', Pittsburgh.
City of London, London.
Commerce, New York.
Commercial Union, London.
Commonwealth, New York.
Connecticut, Hartford.
Continental, New York.
Delaware, Philadelphia.
Detroit, Detroit.
Dwelling House, Boston.
Eagle, New York.
Empire State, Rochester.
Equitable, Providence.
Farmers', York, Pa.
Fire Association, Philadelphia.
Fire Ins. Co. County of Pa., Philadel'a.
Fireman's Fund, San Francisco.
Firemen's, Dayton, O.
Firemen's, Newark.
Franklin, Philadelphia.
Franklin, Columbus, O.
Farragut, New York.
German, Freeport, Ill.
German, Peoria, Ill.
German-American, New York.
Germania, New York.
Girard, Philadelphia.
Glens Falls, Glens Falls.
Grand Rapids, Grand Rapids.
Granite State, Portsmouth.
Greenwich, New York.
Guardian, London.
Hamburg-Bremen, Hamburg.
Hanover, New York.
Hartford, Hartford.
Home, New York.
Imperial, London.
Ins. Co. of North America, Philadel'a.
Ins. Co. of the State of Pa., Philadel'a.
Lancashire Manchester, Eng.
Lion, London.
Liverp'l & London & Globe, Liverpool.
London, London.
London and Lancashire, Liverpool.
Manchester, England.
Mannheim, Mannheim, Ger.
M'f'rs' & Merch'ts' Mut., Rockford, Ill.
Minnesota Fire Ass'n, Minneapolis.
Millers' and Manuf'rs', Minneapolis.
Millers' National, Chicago.
Merchants', Newark.
Merchants', Providence.
Mercantile, Boston.
Michigan, Detroit.
Mutual, New York.
National, Hartford.
Newark, Newark.
New Hampshire, Manchester.
Niagara, New York.
North American, Boston.
Northern, London.
North British and Mercantile, London.
Norwich Union, Norwich, Eng.
Ohio Farmers', LeRoy.
Orient, Hartford.
Pacific, New York.
Palatine, Manchester.
Pennsylvania, Philadelphia.
Phenix, Brooklyn.
Phœnix, Hartford.
Phœnix, London.
Protection Mutual, Chicago.
Providence-Washington, Providence.
Prussian National, Germany.
Queen, New York.
Reliance, Philadelphia.
Rochester German, Rochester.
Rockford, Rockford, Ill.
Royal, Liverpool.
Rutgers, New York.
St. Paul, St. Paul.
Scottish Union and Nat'l, Edinburgh.
Security, New Haven.
Springfield, Springfield, Mass.
Spring Garden, Philadelphia.
Standard, New York.
Sun, San Francisco.
Sun, New Orleans.
Sun, London.
Syndicate, Minneapolis.
Teutonia, Philadelphia.
Traders', Chicago.
Transatlantic, Hamburg.
Union, Philadelphia.
Union, San Francisco.
Union London.
United Firemen's Philadelphia.
United States, New York.
Westchester, New York.
Western, Toronto.
Williamsburgh City, Brooklyn.

LIFE COMPANIES.

Ætna, Hartford.
Berkshire, Pittsfield, Mass.
Commercial Alliance, New York.
Connecticut, Hartford.
Equitable, New York.
Equitable, Des Moines.
Germania, New York.
Home, Brooklyn.
Iowa, Sioux City.
John Hancock, Boston.
Life Insurance Clearing Co., St. Paul.
Manhattan, New York.
Massachusetts, Springfield.
Michigan, Detroit.
Mutual, New York.
Mutual Benefit, Newark.
National, Montpelier, Vt.
New England, Boston.
New York, New York.
Northwestern, Milwaukee
Pacific Mutual, San Francisco.
Penn Mutual, Philadelphia.
Phœnix, Hartford.
Provident Savings, New York.
Provident, Philadelphia.
Prudential, Newark.
State, Worcester.
Travelers', Hartford
Union, Portland, Me.
Union Central, Cincinnati.
United States, New York
Vermont, Burlington.
Washington, New York.

MISCELLANEOUS COMPANIES.

Am. Employers' Liability, Jersey City.
American Surety, New York.
Employers' Liability, London.
Fidelity and Casualty, New York.
Fidelity and Deposit, Baltimore.
Great Eastern Casualty, New York.
Guarantee Co. N. America, Montreal.
Hartford Steam Boiler Hartford.
Inter State Casualty, New York.
Lloyds Plate Glass, New York.
London Guarantee.
Metropolitan Plate Glass, New York.
New York Plate Glass, New York.
Standard Accident, Detroit.

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FOREIGN COMPANIES.

U. S. Statements.

FIRE AND FIRE AND MARINE COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Atlas.....London	1808	1890	$ 891,727	$ 491,720	$ 400,008
J. M. Neuberger; U. S. Manager, Chicago, Ill.; Frank Lock, Mgr. Eastern Dept., N. Y. City.					
British America .....Toronto, Can.	1833	1874	1,180,219	585,853	594,366
Caledonian.....Edinburgh, Scot.	1810	1890	2,015,904	1,105,757	910,147
Chas. H. Post, U. S. Mgr, New York.					
Commercial Union.....London, Eng.	1861	1872	3,506,031	2,367,128	1,138,903
Charles Sewell, Mgr. U. S., New York; H. C. Bddy, West'n Mgr., Chicago.					
Hamburg-Bremen.....Hamburg, Ger.	1854	1872	1,422,724	901,634	521,090
F. O. Affeld, Mgr. U. S.; Wilkowsky & Affeld, West'n Mgrs., Chicago.					
Imperial.....London, Eng.	1803	1867	1,900,221	973,396	926,825
Courtney & McCay. Eastern Mgrs., N. Y.; Dan'l C. Osman, Western Mgr., Chicago.					
Lancashire.....Manchester	1852	1872	2,307,856	1,537,814	770,041
E. Litchfield, U. S. Mgr., N. Y.; C. B. Gilbert, West'n Mgr., Chicago.					
Lion.....London, Eng.	1880	1880	874,457	442,707	431,751
M. Bennett, Jr., U. S. Mgr., Hartford, Conn.					
Liverpool & London & Globe, Liverpool, Eng.	1848	1860	8,670,434	5,356,317	3,314,117
H. W. Eaton, U. S. Manager, N. Y.; W. S. Warren, West'n Secretary, Chicago.					
London.....London, Eng.	1872	1872	2,373,649	1,074,522	1,299,127
C. L. Case, U. S. Manager, N. Y.; .....West'n Mgr., Chicago.					
London & Lancashire.....Liverpool, Eng.	1861	1879	2,691,570	1,711,546	980,024
Jeffrey Beavan, U. S. Mgr., N. Y.; J. S. Belden, West'n Mgr., Chicago.					
Manchester.....Manchester, Eng.	1824	1890	2,180,629	1,660,529	520,100
W. W. Dudley, U. S. Mgr., Chicago.					
North British & Mercantile...London, Eng.	1809	1866	3,833,132	2,256,030	1,577,102
Henry E. Bowers, Mgr. U. S.; W. J. Littlejohn, West'n Mgr.					
North German.....Hamburg, Ger.	....	1894	455,972	214,915	241,057
A. Loch & Son, U. S. Manager, Chicago.					
Northern.....London, Eng.	1836	1876	2,012,119	1,227,170	784,949
Geo. W. Babb, Jr., U. S. Mgr., N. Y.					
Norwich Union.....Norwich, Eng.	1797	1879	2,170,234	1,420,493	749,741
J. Montgomery Hare, U. S. Manager, N. Y.					
Palatine.....Manchester, Eng.	....	1893	2,836,236	2,267,916	568,320
William Wood, Manager New York; Geo. M. Fisher, Manager Chicago.					
Phœnix.....London, Eng.	1782	1879	2,655,915	1,947,753	708,162
A. D. Irving, U. S. Manager, N. Y.; M. F. Driscoll, West'n Mgr., Chicago.					
Prussian National.....Stettin, Ger.	1845	1891	786,413	441,397	345,015
T. W. Letton, U. S. Mgr., Chicago.					
Royal.....Liverpool, Eng.	1845	1851	7,454,943	5,253,699	2,201,244
E. F. Beddall, Res. Mgr., N. Y.; Law Bros., Mgrs. Western States, Case & Co., Mgrs. Cook Co., Chicago.					
Scottish Union & National, Edinburgh, Scot.	1824	1880	3,323,522	1,451,024	1,872,497
M. Bennett, Jr., U. S. Mgr., Hartford.					
Sun Insurance Office.....London, Eng.	1810	1880	2,479,447	1,652,954	826,493
J. J. Guile, U. S. Mgr., N. Y.					
Transatlantic.....Hamburg, Ger.	1871	1877	704,137	389,995	345,142
Adolph Loeb, U. S. Manager, Chicago.					
Union Assurance Society....London, Eng.	1714	1891	1,173,042	650,366	522,676
Hall & Henshaw, U. S. Managers, New York.					
Western Assurance.....Toronto, Can.	1851	1872	1,651,129	929,361	721,768

MARINE COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
British & Foreign.....Liverpool Eng.	1863	1881	$1,057,913	$433,930	$548,270
Louis A. Wright, U. S. Mgr., N. Y.					
General Marine.....Dresden, Saxony	....	1890	200,199	3,016	197,183
J. Bertschman, U. S. Mgr., N. Y.					
Mannheim.....Mannheim, Ger.	1879	1887	424,477	58,600	368,877
Hugo Menzel, U. S. Mgr., N. Y.					

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FOREIGN COMPANIES.—MARINE CONTINUED.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Marine.....London, Eng. Percy Chubb, U. S. Mgr., N. Y.	1884	1887	$460,552	$137,503	$323,049
Reliance.....Liverpool, Eng.	....	1890	362,677	30,519	332,158
Sea.....Liverpool, Eng. Percy Chubb, U. S. Mgr., N. Y.	1875	1888	321,957	118,317	203,640
Standard.....Liverpool, Eng. J. D. Barnett, U. S. Mgr.	....	1889	228,785	33,133	195,652
Thames & Mersey.....Liverpool, Eng. A. J. MacDonald, U. S. Mgr.	....	1876	575,803	88,614	487,189
The Indemnity.....London, Eng. Henry Wreaks, U. S. Branch.	1824	1889	225,084	18,889	206,204
Union.....Liverpool, Eng. Jones & Whitlock, U. S. Mgrs., N. Y.	1863	1881	490,018	130,392	359,626
Universal.....London, Eng. James Lawson, U. S. Mgr., N. Y.	1860	1889	288,414	82,024	206,390

LIFE COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Canada Life.....Hamilton, Canada.	1847	1889	$15,578,983	$12,357,519	$3,221,464
Nederland.....Amsterdam, Hol.	1858	1893	371,918	78,247	293,671

ACCIDENT AND FIDELITY COMPANIES.

	Began Business.	Began Bus. in U.S.	Assets.	Liabilities.	Surplus as to Policy-Holders.
Employers' Liability.....London, Eng. Endicott & Macomber, U. S. Mgrs., Boston, Mass.	1880	1886	$1,015,904	$598,114	$417,790
London Guarantee and Acc't Co., London. A. W. Masters, U. S. Manager, Chicago.	1869	1892	518,141	263,656	254,485

Additional Foreign Companies Doing Business on the Pacific Coast, But Not Making U. S. Statements.—Good and Responsible Companies.

FIRE AND FIRE AND MARINE COMPANIES.

Aachen and Munich.....Germany.
Alliance.....London, Eng.
Economic.....London, Eng.
General Life and Fire.....London, Eng.
Hamburg-Magdeburg.....Hamburg, Ger.
Helvetia Swiss.....St. Gall, Switz.
Magdeburg.....Magdeburg, Ger.
New Zealand Fire and Marine....Auckland, N. Z.
Scanic.....Malmo, Sweden.
South British.....Auckland, N. Z.
Straits.....Singapore, India.
Svea.....Gothenburg, Sweden.

MARINE COMPANIES.

Australian General.....Sidney, Aus.
Baloise.....Basle, Switz.
Canton.....Hong Kong, China.
China Traders'.....Hong Kong, China.
Federal.....Zurich, Switz.
Fonciere.....Paris, France.
Forth China.....Shanghai, China.
Frances-Hungarian.....Buda-Pesth, Hungary.
International.....Liverpool, Eng.
Indemnity.....London, Eng.
Magdeburg General.....Magdeburg, Ger.
Man On.....Hong Kong, China.
Maritime.....Liverpool, Eng.
National.....London, Eng.
On Tai.....Hong Kong, China.
Reliance.....Liverpool, Eng.
Switzerland.....Zurich, Switz.
Trans-Atlantic.....Berlin, Ger.
Union Insurance Society.....Hong Kong, China.
Yangtsze.....Shanghai China.

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CLAUSES WHICH ARE ADDED TO FIRE INSURANCE POLICIES.

WHERE NO NOTE IS ADDED IT IS SUPPOSED THAT THE CLAUSE EXPLAINS ITSELF.

AVERAGE CLAUSE.

It is hereby agreed, in case of loss or damage under this policy, the assured shall recover of this company such proportion of said loss only as the amount hereby assured shall bear to the whole value of property at risk hereunder

NOTE.—This makes the insured a co-insurer to the amount left uninsured.

PRO RATA CLAUSE.

"It is hereby agreed, that in case of loss this policy shall attach in or on each building or division in such proportion as the value in or on each division bears to the aggregate value of the subjects insured."

NOTE.—This Clause is used simply to divide the loss equably.

RATE CLAUSE.

It is expressly stipulated that, in event of loss, when other insurance on the property exists at a higher rate of premium, then in such case this insurance shall contribute in the just proportion which the rate of premium paid for this insurance bears to the highest premium rate paid.

REMOVAL CLAUSE.

The within described property having been removed to the.....story.....building, with..... roof, occupied as..... ....and situated..... ..... this insurance attaches from this date, only while contained in new location, under same specifications as heretofore.

THREE-FOURTHS VALUE CLAUSE.

It is a condition of this policy, that in the event of loss or damage by fire to the property insured, this company shall not be liable for an amount greater than three-fourths of the cash market value of the same—not exceeding the amount of said policy—at the time immediately preceding such loss or damage; and in the event of other insurance on the property insured, then this company shall not be liable for more than its proportion of three-fourths of such cash market value at the time of the fire.

CO-INSURANCE CLAUSE.

If, at the time of fire, the whole amount of insurance on the property covered by this policy shall be less than the actual cash value thereof, this company shall, in case of loss or damage, be liable for such portion only of the loss or damage as the amount insured by this policy shall bear to the actual cash value of such property.

NOTE.—This Clause differs from the Percentage Co-Insurance Clause in that it is unlimited, while the other one is limited to a certain percentage to be expressed in the Clause itself and made part of it.

CO-INSURANCE CLAUSE.

(FOR APPLICATION TO SPECIFIC ITEMS OF POLICY.)

If, at the time of fire, the whole amount of insurance on the property covered by the.....item....of this policy on ....shall be less than the actual cash value thereof, this company shall, in case of loss or damage, be liable for only such portion of such loss or damage as the amount insured under said item....shall bear to the actual cash value of the property covered by such item....

NOTE.—This applies to specific items mentioned in policy; otherwise the same as other co-insurance Clauses being therefore simply more specific.

PERCENTAGE CO-INSURANCE CLAUSE.

(FOR APPLICATION TO SPECIFIC ITEMS OF POLICY.)

If, at the time of fire, the whole amount of insurance on the property covered by the.....item....of this policy shall be less than....per cent. of the actual cash value thereof, this company shall, in case of loss or damage, be liable for only such portion of such loss or damage as the amount insured under said item....shall bear to the said....per cent. of the actual cash value of the property covered by such item....

NOTE.—This Clause has been long in use and applies specifically.

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MORTGAGEE CLAUSE WITH FULL CONTRIBUTION.

Loss or damage, if any, under this policy, shall be payable to..... as.....mortgagee [or trustee] as interest may appear, and this insurance, as to the interest of the mortgagee [or trustee] only therein, shall not be invalidated by any act or neglect of the mortgagor or the owner of the within described property, nor by any foreclosure or other proceedings or notice of sale relating to the property, nor by any change in the title or ownership of the property, nor by the occupation of the premises for purposes more hazardous than are permitted by this policy: *Providcd*, that in case the mortgagor or owner shall neglect to pay any premium due under this policy, the mortgagee [or trustee] shall, on demand, pay the same.

Provided, also, that the mortgagee [or trustee] shall notify this company of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of said mortgagee [or trustee] and, unless permitted by this policy, it shall be noted thereon and the mortgagee [or trustee] shall, on demand, pay the premium for such increased hazard for the term of the use thereof; otherwise this policy shall be null and void.

This company reserves the right to cancel this policy at any time, as provided by its terms, but in such case this policy shall continue in force for the benefit only of the mortgagee [or trustee] for ten days after notice to the mortgagee [or trustee] of such cancellation and shall then cease, and this company shall have the right, on like notice, to cancel this agreement.

In case of any other insurance upon the within described property, this company shall not be liable under this policy for a greater proportion of any loss or damage sustained than the sum hereby insured bears to the whole amount of insurance on said property, issued to or held by any party or parties having an insurable interest therein, whether as owner, mortgagee or otherwise.

Whenever this company shall pay the mortgagee [or trustee] any sum for loss or damage under this policy and shall claim that, as to the mortgagor or owner, no liability therefor existed, this company shall to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made, under all securities held as collateral to the mortgage debt, or may, at its option, pay to the mortgagee [or trustee] the whole principal due or to grow due on the mortgage with interest, and shall thereupon receive a full assignment and transfer of the mortgage and of all such other securities; but no subrogation shall impair the right of the mortgagee (or trustee) to recover the full amount of.... .....claim.

FOUR-FIFTHS CLAUSE.

It is a part of the consideration of this policy and a basis upon which the rate of premium is fixed, that the assured shall maintain insurance on the property hereby insured by this policy to the extent of four-fifths of the actual cash value thereof, and that failing so to do the asssured shall be a co-insurer to the extent of such deficit, and in that event shall bear his, her or their proportion of any loss.

It is, however, mutually understood and agreed, that in case the total insurance shall exceed four-fifths of the whole cash value of the property insured by this policy, the assured shall not recover from this company more than its *pro rata* share of four-fifths of the whole actual cash value of such property.

IRON SAFE CLAUSE.

The assured, under this policy, hereby covenants and agrees to keep a set of books showing a complete record of business transacted, including all purchases and sales both for cash and credit, together with the last inventory of said business; and further covenants and agrees to keep such books and inventory securely locked in a fire-proof safe at night, and at all times when the store mentioned in the within policy is not actually open for business, or in some secure place not exposed to a fire which would destroy the house where said business is carried on; and in case of loss the assured agrees and covenants to produce such books and inventory, and in the event of a failure to produce the same this policy shall be deemed null and void, and no suit or action at law shall be maintained thereon for any such loss.

VACANCY CLAUSE.

In consideration of the following agreement, permit is hereby given for the premises described in this policy to remain vacant or unoccupied from the.....day of .....189 , to the.....day of .....189 , at noon, and it is hereby agreed by this company and the assured, that this company shall not be liable for more than two-thirds of any loss occurring during said vacancy on the property insured by this policy, nor for more than two-thirds of the amount of said policy, or any item thereunder; nor in case of other insurance on said property for more than its *pro rata* proportion of two-thirds of such loss, whether such insurance has become void or not; and further, it is agreed that the building insured or containing the property insured, shall at all times during such vacancy be under the care and supervision of some competent person, the doors and windows securely locked, and all rubbish removed, or this policy shall be void.

HOUSEHOLD FURNITURE FORM.

$. .....On Household Furniture, useful and ornamental, Beds, Bedding, Linen and Family Wearing Apparel, including Crockery, Glass and China Ware; also, Musical Instruments and Sewing Machines, when specifically mentioned, all while contained in the.....Dwelling House situate on Lot...., Block . No.....of..... .....Street.

$.....Other concurrent insurance permitted.

.....Years from.....at.....$.....

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GIRARD

Fire Insurance Company,

OF PHILADELPHIA, PA.

This old and well known institution has justly acquired a national reputation for fair and honorable dealing.

WM. E. ROLLO & SON,

MANAGERS,

Western Department; 210 La Salle Street,

CHICAGO, ILL.

GERMANIA

INSURANCE COMPANY

31 Camp St., New Orleans, La.

J. HASSINGER, PRESIDENT.

OTTO T. MAIER, SEC'Y AND MANAGER.

ESTABLISHED IN 1866.

The Germania is managed on the lines of Fair and Equitable Adjustment and Prompt Payment of losses. Applications for insurance on Elevators and Grain and any other good business at Tariff Rates may be submitted to

DAVIS & REQUA,

GENERAL AGENTS,

199 LA SALLE ST. - CHICAGO, ILL.

1851. **FORTY-FIFTH ANNUAL STATEMENT** 1896.

.....OF THE.....

PHOENIX MUTUAL LIFE INSURANCE COMPANY,

OF HARTFORD, CONN.

JANUARY 1st, 1896.

ASSETS.

Loans on First Mortgages of Real Estate,		$ 5,978,010.92
Premium Notes and Loans on Policies in force,		706,193.09
Loans on Collateral,		5,600.00
Cost Value of Real Estate owned by the Company,		858,950.39
City and Municipal and Railroad Bonds and Stocks,		2,185,435.63
Bank Stocks,		178,981.00
Cash in Office,		369.58
Cash Deposited in Banks,		202,997.30
ADD:		$10,116,436.81
Market Value of Stocks and Bonds over cost	$ 41,205.31	
Interest accrued and due,	146,502.32	
Net Deferred and Outstanding Premiums,	151,393.68	$339,101.31
GROSS ASSETS JANUARY 1, 1896,		$10,455,538.12

LIABILITIES.

Reserve on Policies in force at 4 per cent interest (Conn. and N. Y. standard),	$9,487,291.00	
Claims by death outstanding,	54,430.00	
Premiums paid in Advance,	7,710.00	
Special Policy and Investment Reserves,	327,550.00	$9,876,981.00
SURPLUS AT 4 PER CENT,		$578,557.12

	1893.	1894.	1895.
Policies issued,	4,769	5,428	6,203
Insurance written	$8,835,062	$9,960,858	$11,237,658
New Premiums received,	225,960	290,939	307,719
Total Premiums received	1,027,092	1,198,561	1,330,804
Policies in force.	21,420	22,797	24,999
Insurance in force	33,681,523	36,381,049	40,460,331

This Company has paid since organization for DEATH LOSSES, MATURED ENDOWMENTS, DIVIDENDS TO POLICY-HOLDERS and SURRENDERED POLICIES, more than $35,000,000.00.

JONATHAN B. BUNCE, Pres. JOHN M. HOLCOMBE, V.-Pres. CHARLES H. LAWRENCE, Sec. ARCHIBALD A. WELCH, Actuary. WILLIAM D. MORGAN, M. D., Med. Director. GEORGE S. MILLER, Supt. of Agencies.

JULES GIRARDIN, General Agent, The Temple, Chicago, Ill.

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THE PIONEER OF INDUSTRIAL INSURANCE IN AMERICA.

The Prudential Ins. Co.

HOME OFFICE, NEWARK, N. J.

JOHN F. DRYDEN, Pres.

This Company issues in its Industrial Branch, life and endowment policies upon the weekly payment plan for sums of $1,000 and under. Every policy now issued by the Prudential gives immediate benefit and guarantees a paid-up policy, after 3 years' premiums have been paid.

ASSETS, January 1, 1896	$15,780,154
CAPITAL AND SURPLUS TO POLICY-HOLDERS, according to the 4 per cent. standard	3,309,837

RECORD OF 1895.

Increase in Assets	$2,738,344
Increase in Premium Receipts	1,002,464
Increase in Surplus	368,059
Increase in Interest and Rents	112,312
New Insurances Written, over	150,000,000
Paid Policy-holders, over	3,900,000
Paid Policy-holders to date, over	**$21,600,000**
Policies in force, nearly	**2,400,000**

RELIABLE AGENTS WANTED.

ORGANIZED 1851.

THE OLD....

PHOENIX MUTUAL LIFE

Insurance Company,

of HARTFORD, CONN.

issues the most popular forms of life insurance contracts of any company in the world. For territory, liberal terms to agents and sample policies,

Address—

JULES GIRARDIN,
General Agent,
THE TEMPLE, CHICAGO, ILL.

.....ORGANIZED 1853.....

Phenix Insurance Company,

OF BROOKLYN,

INSURES AGAINST LOSSES BY

Fire, Windstorms, Tornadoes, Cyclones and Lightning.

NEW YORK OFFICES, 195 BROADWAY.

Western and Southern Department, 205 La Salle St., Chicago, Ill.

EUGENE HARBECK, Gen'l Agent. **T. W. EUSTIS, Asst. Gen'l Agent.**

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FIDELITY in Construction of Rates.
FIDELITY in Equities of Policy Contract.
FIDELITY in Discharge of All Obligations.
FIDELITY in Treatment of Insurance Agents.
FIDELITY in All and to All.

IS THE MOTTO OF

The Fidelity Mutual Life Association,

PHILADELPHIA, PA.

STATEMENT FOR 1894, SHOWS

Ledger or invested assets	$ 1,027,536.40	increase 24%
Advance insurance fund and other Liability	33,384.14	
SURPLUS	$ 994,151.26	increase 22%
New business written	23,673,100.00	increase 30%
New business delivered and paid for	19,449,750.00	increase 20%
Insurance actually in force	53,132,900.00	increase 15%

Mortality per $1,000 mean insurance, $8.21 DECREASE 55 cents.

The laws of this country divide life insurance companies into two classes:

IN THE ONE, or "old line," the net premium is fixed by law, and the difference between the gross and net premium is assessed by the corporation making the contract. If the death rate is greater, or the rate of interest earnings is less than that fixed by law, or if a depreciation in investments impairs the legal reserve, failure is likely to result.

IN THE OTHER CLASS designated "assessment," the entire premium is assessed by corporate authority, and, hence, such companies cannot be judged as a class, but every company must stand on its own merits. Assessment means naming by an authority a rate to be paid for a benefit in opposition to a rate fixed by law.

The level flexible premium rates of THE FIDELITY are based on past insurance experience, were constructed by the eminent actuary, Mr. L. G. FOUSE, who is also president of the Association, and have been assessed or approved by its corporate authority, viz.: the board of directors. The plan of THE FIDELITY affords absolute security at a minimum outlay.

AGENTS (no back numbers wanted) who desire to represent a company founded on modern principles, which is progressive, and yet conservative, should address

S. C. BOLLING, Supt. of Agents.

L. G. FOUSE, *President.* W. S. CAMPBELL, *Secretary and Solicitor.*
ALEXANDER McKNIGHT, *Vice-President.* O. C. BOSBYSHELL, *Treasurer.* (Late Supt. U. S. Mint.)

—THE—

John Hancock Mutual

LIFE INSURANCE CO.

OF BOSTON, MASS.

STEPHEN H. RHODES.....President.
ROLAND O. LAMB.....Secretary.
WM. S. SMITH.....Actuary.
H. T. CULVER.....Supt. of Agencies.

Issues all the most desirable forms of Life Insurance. Its policy-holders are amply protected by the provisions of the Massachusetts Insurance Statutes.

New Insurance written in 1895, $ 52,081,802.00
Insurance in force December 31st, 1895..... 120,955,471.00

J. B. PENDERGAST, State Agent,

617-621 Unity Bldg. CHICAGO.

INCORPORATED 1847.

....PURELY MUTUAL.

Penn Mutual Life Insurance Co.

OF PHILADELPHIA, PA.

CALVIN S. SMITH,

GENERAL AGENT,

CHICAGO - - ILL.

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"The Leading Industrial Insurance Company of America."

CANVASSERS WANTED in all the principal cities in the New England, Middle and Western States by the

Metropolitan Life Insurance Company

OF NEW YORK

HOME OFFICE OF COMPANY.

FOR ITS PLAN OF

INDUSTRIAL INSURANCE.

This plan embraces all the members of a family, male and female, between the ages of 2 and 70. Premiums from 5 to 60 cents per week. Claims paid immediately at death. Premiums collected weekly from the homes of policy-holders. Benefits range from $15 to $1,000 and upwards.

All needed explanations will be furnished on application to the company's superintendents in any of the principal cities, or the Home Office in New York.

JOHN R. HEGEMAN, President. HALEY FISKE, Vice-President.
GEORGE H. GASTON, 2nd Vice-President. GEORGE B. WOODWARD, Secretary.
J. J. THOMPSON, Cashier & Assistant Secretary. JAMES M. CRAIG, Actuary.
THOMAS H. WILLARD, M. D., Medical Director. STEWART L. WOODFORD, Counsel.

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C. P. ELLERBE, President. O. K. CLARDY, Secretary. THEO. E. GATY, Gen'l Superintendent.
D. S. CROSBY, Ass't Secretary. WM. F. NOLKER, Treasurer.

UNION CASUALTY & SURETY CO.

Of Saint Louis.

ASSETS, $690,596.65 CAPITAL, $250,000.00
SURPLUS TO POLICYHOLDERS, $306,474.26

...WRITES...

Employers and Public Liability, Steam Boiler, Plate Glass and All Branches of Casualty Insurance.

Also Issues ACCIDENT POLICIES and TICKETS.

W. A. Carlton, Mgr. New England States. Boston, Mass.
J. G. Cloud, Gen. Agt. for Maryland, Baltimore, Md.
C. A. Farnham & Co., Gen. Agts. for Ohio, Indiana, East'n Kentucky, W. Virginia and West'n Penn., Cincinnati, O.
C. B. Beardsley, Gen. Agt. for North'n Illinois, North'n Iowa, North'n Indiana, Michigan, Wisconsin and Minnesota, 218 LaSalle St., Chicago, Ill.
Smith & Hall, Gen. Agts. for Missouri, Kansas, Neb aska, South'n Iowa and South'n Illinois, St. Louis, Mo.
Edwin Shelby, Mgr. Southern Dept., New Orleans, La.
Fielder & Mower, Gen. Agts., Atlanta Ga.
A. C. Phelps & Co., Gen. Agts. North and South Carolina and Florida, Sumter, S. C.
C. D. Brooks, Gen. Agt. for Colorado, New Mexico, Wyoming and Arizona, Denver Colo.
Tarpey & Krigbaum, Gen. Agts. Pacific Coast, San Francisco, Cal.
W. M. Byrne, Gen. Agt. for East'n New York and New Jersey, New York City.
M. G. Wolfe, Gen. Agt. East'n Pennsylvania, Philadelphia.
Smith, Davis & Co., Gen. Agts. West'n New York, Buffalo.
John A. Baxter & Co., Gen. Agts. Tennessee, Nashville.

THE BERKSHIRE LIFE INS. CO. PITTSFIELD, MASS.

INCORPORATED 1851.

WM. R. PLUNKETT, President. JAS. W. HULL, Secretary and Treasurer.
JAS. M. BARKER, Vice-President. W. H. DYER, Superintendent of Agencies.

All policies now issued by the BERKSHIRE give to the insured all the advantages of the perfected *Non-forfeiture Law of Massachusetts*, under which each policy practically combines the protection of Life Insurance with the accumulative feature of a Savings Bank deposit.

The strong, financial condition of the Company, its solid surplus, its large dividends to policy-holders, its liberal policies, its promptness in paying all legitimate claims, and its excellent reputation, make the BERKSHIRE a most desirable Company for both policy-holder and agent.

W. D. WYMAN, Manager for Illinois, 100 Washington St., CHICAGO.

THE CAPITAL, $350,000

SECURITY TRUST CO.

FOR INSURING LIVES AND EXECUTING TRUSTS.

ROBERT E. PATTISON, PRES., (Ex-Gov. of Pennsylvania). ROBERT P. FIELD, VICE-PRES. AND ACTUARY.
CLARENCE E. COOK, SEC. AND TREAS. JOHN M. EMERY, ASSISTANT ACTUARY.
JOHN SPARHAWK, JR., SOLICITOR. ROBERT P. ROBINS, MED. DIRECTOR.

HOME OFFICE:

N. W. CORNER CHESTNUT AND TENTH STREETS, PHILADELPHIA.

This company insures Sub-standard lives. Full amount insured. Premiums graded to the risk taken. The plainest contract ever written.

NORMAN KELLOGG,

MANAGER WESTERN DEPARTMENT,

401-402 MARQUETTE BLDG. CHICAGO.

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The Northwestern Mutual Life Insurance Company.

H. L. PALMER, President. Organized 1857. A Purely Mutual Company. J. W. SKINNER, Secretary.

Cash Assets January 1, 1896, $82,902,389.64. Liabilities, $66,388,828.38.

Surplus, $16,513,561.26.

No Fluctuating Securities.
90 Per Cent. of Reserve Invested in First Mortgages on Improved Real Estate.
Average Death Rate, 1886 to 1896, 0.921%.
Increase of Surplus in 5 Years, Over 150 Per Cent.

Increase of Surplus during 1895, $2,968,124.72, equal to More than 45% of Increase in Liabilities.
Issues All Kinds of Popular and Approved Policies, including Installments, Annuities, etc.
Ratio of Assets to Liabilities, 125 Per Cent.

THE NORTHWESTERN'S DIVIDENDS TO POLICY-HOLDERS ARE UNEQUALED.
It has for Twenty-five Consecutive Years Printed Tables of Current Cash Dividends for the Information of the Public.

For further information and testimony of policy-holders as to merits of Company, apply to any agency. For an agency, address
WILLARD MERRILL, Vice-President and Superintendent of Agencies, Home Office, Milwaukee, Wis.

HOW MANY bright, active, business MEN TAKE LIFE INSURANCE, pay for the policy and put it away WITHOUT EXAMINATION?

Have you read YOUR policy contract?

THE MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY will furnish, on application, a SPECIMEN POLICY, made out at your present age, with CASH and PAID-UP values endorsed thereon.

This you can examine at leisure and so learn what the Company really and definitely promises to do for you.

Definite paid-up and cash surrender values written in every policy.

—THE—

Massachusetts Mutual Life

INSURANCE COMPANY,

SPRINGFIELD, MASS.

JOHN A. HALL, President.

H. S. LEE, Vice-Pres't. HENRY M. PHILLIPS, Sec'y.
O. B. IRELAND, Actuary. E. D. CAPRON, Ass't Sec'y.

ASSETS, January 1, 1896, . .	$17,006,291.55
LIABILITIES, . .	15,736,123.48
SURPLUS, ...	1,270,168.07

W. TREESE SMITH, Manager,

311 ROOKERY BUILDING, - CHICAGO.

1850. 1896.

—THE—

United States Life Ins. Co.

IN THE CITY OF NEW YORK.

OFFICERS:

GEORGE H. BURFORD, - President.
C. P. FRALEIGH, - - - - Secretary.
A. WHEELWRIGHT, - - - Assistant Secretary.
WM. T. STANDEN, - - - - Actuary
ARTHUR C. PERRY, - - - - Cashier.
JOHN P. MUNN, - - - Medical Director.

FINANCE COMMITTEE:

GEO. G. WILLIAMS, - - Prest. Chem. Nat. Bank.
JOHN J. TUCKER, - - - - Builder.
E. H. PERKINS, JR., Pres. Importers' & Traders' Nat. Bank.
JAMES R. PLUM, - - - - - Leather.

This old and reliable Company now has the experience of forty-six years of practical Life Insurance, which has taught it that the *sine qua non* of success is the adoption of good plans of insurance, and the pursuit of a liberal policy towards both its Insured and its Agents. These essentials it possesses in an eminent degree, but judiciously tempered by that convervatism which is the best possible safeguard of the policy-holder. Its contracts are incontestable after two years. They are non-forfeiting, providing generally for either paid-up policy or extended insurance, at the option of the policy-holder. It gives ten days of grace in payment of all premiums. Its course during the past forty-five years abundantly demonstrates its absolute security.

Active and successful Agents, wishing to represent this Company, may communicate with the President at the Home Office, 261 Broadway, New York.

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"OLD RELIABLE"

(Incorporated 1850.)

The Manhattan Life Insurance Company

New York

ISSUES ALL IMPROVED FORMS OF POLICIES.

CONTRACTS WILL BE MADE ON COMMISSION BASIS FOR UNOCCUPIED TERRITORY.

HENRY B. STOKES, - - - - PRESIDENT.

J. L. HALSEY, Vice-President. - - - H. Y. WEMPLE, Second Vice-President.

W. C. FRAZEE, Secretary. - - - J. H. GIFFIN, Jr., Assistant Secretary.

E. L. STABLER, Actuary.

Z. TAYLOR EMERY, M. D., Consulting-Physician.

W. B. LANE, Sup't of Agencies. - - - G. W. WELLS, M. D., Resident-Physician.

W. N. SATTLEY, Manager State of Illinois,

416 to 421 Marquette Bldg., N. W. Cor. Dearborn and Adams Sts. - CHICAGO.

THE STANDARD LIFE AND ACCIDENT Insurance Company

★★ Of Detroit, Mich. ★★

CASH CAPITAL, $200,000.

Employers' Indemnity, Elevator, and All Forms of Liability and Accident Insurance.

D. M. FERRY, *President.*

WM. C. MAYBURY, *Managing Director.*

STEWART MARKS, *Secretary.*

E. A. LEONARD, *Assistant-Secretary.*

J. T. McAULEY, State Agent.

Hartford Bldg., 140 Dearborn St. CHICAGO.

AGENTS WANTED FOR UNOCCUPIED TERRITORY.

WESTERN ASSURANCE CO.,

GEO. A. COX, President. OF TORONTO, CANADA. J. J. KENNY, V.-Pres. & Managing Director.

WM. E. ROLLO & SON, Agents, 210 La Salle St., Chicago.

Assets, January 1, 1896, in U. S.	$1,651,129.98
Surplus in United States,	521,768.70
Income in U. S., for 1895,	1,864,033.23
Losses paid in U. S., from 1874 to 1895,	14,269,797.30

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Mutual Reserve Fund Life Association.

E. B. HARPER, FOUNDER.

F. A. BURNHAM, President.

Home Office, Cor. Broadway & Duane St., New York.

"FOUNDED UPON A ROCK."

"And when the flood arose, the stream beat vehemently upon that house, and could not shake it: for it was founded upon a rock."

60 Per cent. Dividend.

*** 40 MILLION DOLLARS SAVED IN PREMIUMS. 40 ***

THE MUTUAL RESERVE, by reducing the rates to harmonize with the payments to widows and orphans, has already saved its policy-holders more than Forty Million Dollars in Premiums.

60 Per cent. Dividend.

$10,000.00

The total cost for the past 14 years, for ***$10,000.00*** insurance in the Mutual Reserve amounts to less than Old System Companies charge for ***$4,500.00*** at ordinary life rates—a saving, in premiums, which is equal to a CASH DIVIDEND OF NEARLY ***60 per cent.***

$40,000,000.00 saved in premiums.

"A bird in hand is worth two in the bush."

MUTUAL RESERVE BUILDING.

$30,000.00

The total cost for the past 14 years for ***$30,000.00*** insurance in the Mutual Reserve amounts to less than Old System Companies charge for ***$12,500.00*** at ordinary life rates—a saving, in premiums, which is equal to a CASH DIVIDEND OF NEARLY ***60 per cent.***

$40,000,000.00 saved in premiums.

"A bird in hand is worth two in the bush."

1881 : THE ELOQUENCE OF RESULTS : 1895

No. of Policies in force over	100,000	Claims paid, every 60 days, approximates	$500,000
Interest income, annually, exceeds	$135,000	Average new business, monthly, over	6,500,000
Government deposits,	500,000	Total Death Claims paid exceeds	24,000,000
Bi-monthly income exceeds	800,000	Saving in premiums, over	40,000,000
RESERVE EMERGENCY FUND, exceeds	**3,630,000**	New business received in 1894, over	81,000,000

TOTAL INSURANCE IN FORCE EXCEEDS $300,000,000

The Reserve Fund Protected.

The Reserve or Emergency Fund is held in trust for the policy-holders by the Central Trust Company of New York, and other reliable corporations, and Departments appointed by Government, with which it is deposited.

Excellent Positions Open

in its Agency Department in every Town, City and State, to experienced and successful business men, who will find the Mutual Reserve the very best Association they can work for.

Further information supplied by any of the Managers, General or Special Agents in the United States, Canada, Great Britain, France and Sweden, or by the Home Office.

Correspondence with the Home Office invited.

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THE NATIONAL LIFE

INSURANCE CO., OF MONTPELIER, VT.

Writes the Most Desirable Policy Contracts Ever Issued.

Annual Cash Surrender, Paid-up and Extended Insurance Values Guaranteed and written in all policies. Also the **"Insurance Rights" Option** when requested, which is a new and most valuable addition.

Good Men Wanted in different parts of the State as district agents. on liberal renewal contracts. Also two or three good men in Chicago. For terms and information apply to

D. G. DRAKE, GEN. MANAGER FOR ILLINOIS,

Marquette Building, 4th Floor, - *CHICAGO.*

CALEDONIAN INS. CO.

OF SCOTLAND.

FOUNDED 1805.

THE OLDEST SCOTTISH INS. OFFICE.

UNITED STATES HEAD OFFICE:

27 & 29 PINE ST. NEW YORK CITY.

CHAS. H. POST, MANAGER.

N. A. McNEIL, ASST. MGR. J. T. HOWES, 2D ASST. MGR.

B. G. STARK, MGR. WESTERN DEPT.

Incorporated 1850—Charter Perpetual.

Connecticut...

Fire Insurance Company

HARTFORD, CONNECTICUT.

87th Financial Statement:

Capital	$1,000,000 00
Assets	2,972,632 00
Liabilities (Including Capital)	2,528,223 00
Net Surplus	444,409 00
Surplus to Policy holders	1,444,409 00

J. D. BROWNE, President.

CHAS. R. BURT, Sec. L. W. CLARKE, Ass't Sec.

WESTERN DEP'T, Rookery Bldg., Chicago, Ill.

A. WILLIAMS, MANAGER.

THE PREFERRED

Accident Insurance Company,

ORGANIZED UNDER THE LAWS OF N. Y.

HOME OFFICE: 208 Broadway, New York City.

PAID UP CAPITAL AND SURPLUS, - - $250,000.00

AGENTS WANTED.

KIMBALL C. ATWOOD, Secretary.

W. J. AIKEN, Manager,

463 "Rookery," Chicago.

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The Provident Life and Trust Co.

OF PHILADELPHIA, PA.

Issues all approved forms of *non-speculative* insurance.

With its *low expense account* and *low death rate*, it furnishes protection at *minimum cost.*

Its *Extension feature*, and its *guaranteed paid-up* and *cash surrender* values preserve the equity of its policyholders at all times.

For agency contracts, premium rates, etc., apply to

JAS. W. JANNEY, Gen'l Agt.

325 Marquette Bldg. *CHICAGO, ILL.*

SAFETY FUND INSURANCE.

NIAGARA

Fire Insurance Company

—OF—

NEW YORK.

OFFICE:

135 & 137 BROADWAY

THE...

"DIVIDEND ENDOWMENT POLICIES"

OF THE

HOME LIFE

INSURANCE CO.

OF NEW YORK,

ARE CONCEDED TO BE THE MOST DESIRABLE BECAUSE OF THE LOW COST AND GUARANTEED BENEFITS.

GEO. E. IDE, PRES.
WM. M. ST. JOHN, VICE-PRES.
ELLIS W. GLADWIN, SEC'Y.
WM. A. MARSHALL, ACTUARY.

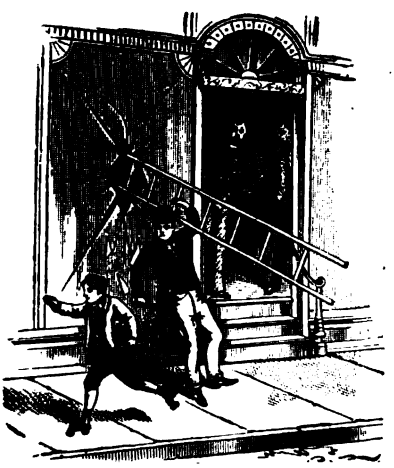
JONATHAN W. JACKSON,

GENERAL MANAGER STATE OF ILLINOIS,

HOME INSURANCE BUILDING,

CHICAGO.

RELIABLE AGENTS CAN SECURE GOOD CONTRACTS.



—THE—

METROPOLITAN PLATE GLASS

INSURANCE COMPANY

OF NEW YORK.

CHARTERED 1874.

The Oldest New York Company in its Line and the one Having the Largest Net Surplus.

ASSETS, Jan. 1, 1896, - - - $449,906
CAPITAL AND NET SURPLUS, Jan. 1, 1896, 297,886

EUGENE H. WINSLOW, President. DANIEL D. WHITNEY, V-President.
S. W. BURTON, Secretary.

JOHN P. CAMPBELL, GEN. AGENT,
No. 162 La Salle Street, - - - CHICAGO.

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FIRST CLASS **AGENTS WANTED**

BY A FIRST CLASS COMPANY.

INCORPORATED 1848.

UNION MUTUAL LIFE INSURANCE COMPANY,

LIBERAL CONTRACTS ..... *UNEXCELLED POLICIES*

PORTLAND, MAINE.

ADDRESS EITHER : THORNTON CHASE, SUPERINTENDENT, 84 ADAMS ST., CHICAGO, ILL.
: EDSON D. SCOFIELD, SUPERINTENDENT, 54 WILLIAM ST., NEW YORK CITY.

Star Accident Company

CHICAGO, ILL.

Started Business, 1884.

PAID FOR CLAIMS SINCE ORGANIZATION, $624,635.00.

1884—	$ 260	1888—	$45,408	1892—	$ 84,423
1885—	1,855	1889—	70,619	1893—	114,131
1886—	5,285	1890—	85,383	1894—	71,982
1887—	24,659	1891—	85,250	1895—	55,000 to Sept. 1st.

First-class Agents wanted for Illinois, Wisconsin, Missouri, Michigan, Minnesota, Indiana, Colorado.

Send for terms to T. S. QUINCEY, Sec'y and Treas., P. O. Drawer, 156, Chicago.

We do Printing...

of all kinds and descriptions, making a specialty of insurance work. Get our prices and see if they do not compare favorably with any other first-class office.

We sell Herbert & Co's Household Inventory Book (24 pp. and cover)—a great thing for insurance companies as well as others. A Low Figure on Large Lots. Send for Prices.

KELLOGG & SON,

703 Pontiac Bldg.

Cor. Harrison and Dearborn Sts. CHICAGO.

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Building Edition, monthly, $2.50 a year. Single copies, 25 cents. Every number contains beautiful plates, in colors, and photographs of new houses, with plans, enabling builders to show the latest designs and secure contracts. Address MUNN & CO., NEW YORK, 361 BROADWAY.

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CAPITAL AND ASSETS, $225,000

The Inter-State Casualty Company

62 AND 64 WILLIAM STREET, NEW YORK.

THE NEW TONTINE ACCIDENT POLICY,

Granting Indemnity for Partial Disablement as well as Total.

PREMIUMS PAYABLE

ANNUALLY, SEMI-ANNUALLY AND QUARTERLY.

RESPONSIBLE AGENTS WANTED.

WEBSTER'S INTERNATIONAL DICTIONARY

Entirely New. Abreast of the Times. A Grand Educator.

Successor of the "Unabridged."

Standard of the U. S. Gov't Printing Office, the U.S. Supreme Court and of nearly all the Schoolbooks.

Warmly commended by every State Superintendent of Schools, and other Educators almost without number.

A College President writes: "For "ease with which the eye finds the "word sought, for accuracy of definition, for effective methods in indicating pronunciation, for terse yet "comprehensive statements of facts, "and for practical use as a working "dictionary, 'Webster's International' "excels any other single volume."

The One Great Standard Authority, So writes Hon. D. J. Brewer, Justice U. S. Supreme Court.

G. & C. MERRIAM CO., Publishers, Springfield, Mass., U. S. A.

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We Insure You

A safe, pleasant and comfortable journey on one of the finest vestibuled trains in America. The limited trains on the Erie between

CHICAGO AND NEW YORK

are without a peer, and are

Free

of any extra charge. Don't forget it's the Erie, leaving Dearborn station, Chicago. City ticket office, 242 Clark street. Going east or west you are on the train

For one Night

and a day, and have all the comforts of home.

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IOWA LIFE

INSURANCE COMPANY.

C. E. MABIE, PRESIDENT.

EVERY BOND AND POLICY ISSUED BY THIS COMPANY IS SECURED BY FIRST MORTGAGE BONDS DEPOSITED WITH THE STATE OF IOWA.

A SOLID WESTERN COMPANY.

ALL POPULAR FORMS OF LIFE AND INVESTMENT CONTRACTS.

GENERAL OFFICES,

MANHATTAN BLDG. CHICAGO, ILL.

RELIABLE AGENTS WANTED. New Features.

RENEWAL INTEREST. Best Policy.

Travelers ××× ××× Preferred

Accident Association.

OFFICE:

605-606 Chamber of Commerce Bldg., Chicago, Ill.

OFFICERS AND DIRECTORS:

Eugene W. Lowell, Hardware Merchant, President.
John V. Kloeber, of Horton, Gilmore, McWilliams & Co., Wholesale Hardware.
J. C. Shumway, of Horton, Gilmore, McWilliams & Co. Wholesale Hardware.
W. A. LOWELL, Secretary.

MANUFACTURERS AND MERCHANTS

Mutual Insurance Company,

ROCKFORD, - - ILLINOIS.

Re-insurance Reserve, - - -	$ 56,857.11
Reserve for Unpaid Losses, and all other claims - - - - -	10,295.00
Surplus, - - - - - - -	605,241.85
TOTAL ASSETS, Jan. 1, 1896,	$672,393.96
Net Cash Surplus, - - -	$31,382.50

HENRY W. PRICE, President.

JOHN G. CHICK, V.-Pres. WM. H. MCCUTCHAN, Treas.

GEO. S. ROPER, Sec'y.

The Bankers and Merchants Life Assoc'n

OF ILLINOIS.

OFFICE--FT. DEARBORN BLDG.--CHICAGO.

JAMES W. STEVENS, President. EDWARD D. STEVENS, Secretary.
C. E. HAMBLETON, Gen. Manager.

LIFE INSURANCE AT COST.

Most Attractive and Advantageous Contract in the Field. No Admission Fees. No Annual Dues. Incontestable After 2 Years. Nonforfeitable after 5 Years. Surrender Value After 10 Years. Dividends to Cheapen Cost After 5 Years. Half the Policy Paid in 10 Days After Permanent Total Disability. Reduction of $2.00 Per Thousand in Cost After 5 Years.

WANTED. Very liberal contracts made with First-Class agents. Managers that can produce good business wanted in cities and States. Address,

C. E. HAMBLETON, Gen. Mgr.
FT. DEARBORN BLDG., CHICAGO. ILL.

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State Mutual Life

ASSURANCE COMPANY,

Worcester, - Mass.

INCORPORATED 1844.

Assets, Jan. 1, 1896	$11,122,984
Liabilities, Jan. 1, 1896	9,847,252
Surplus, Jan. 1, 1896, Mass. Standard	$1,275,732

A. G. BULLOCK, Pres. H. M. WITTER, Sec.

CHICAGO OFFICE: 85 DEARBORN ST.

BEN WILLIAMS, Mgr. West'n Dept.

GEO. L. WRENN, General Agent.

INCORPORATED 1865.

German Insurance Co.

OF FREEPORT, ILL.

The Largest and Most Successful Fire Insurance Company in the West.

Cash Capital,	$ 200,000 00
Assets, Jan., 1896,	3,012,602 15
Liabilities,	2,237,214 37
NET SURPLUS,	775,387 78

C. O. COLLMAN, Pres. WM. TREMBOR, Sec.

HENRY BAIER, V.-Pres. J. M. HILTON, Ass't Sec.

D. B. SCHULTE, Treas.

QUEEN

Insurance Company of America.

Capital, paid up,	$ 500,000
Assets,	4,039,586
Net Surplus,	1,518,923

Room K "Rookery," Chicago, Ill.

JOS. M. ROGERS, Manager.

GERMANIA

Fire Insurance Co.

OF NEW YORK.

CASH CAPITAL	$1,000,000.00
Reserve for Reinsurance	1,248,325.95
Reserve for Losses under adjustment	76,781.10
Reserve for all other Claims	60,061.92
Net Surplus	1,328,376.68
Total Assets, January 1, 1896	$3,713,545 68

HUGO SCHUMANN, Pres.

FR. VON BERNUTH, V.-Pres. GEO. B. EDWARDS, 2d V.-Pres.

CHAS. RUYKHAVER, Sec. GUSTAV KEHR, Asst Sec.

WESTERN DEPARTMENT:

E. G. HALLE, MANAGER,

Offices, 202-206 Royal Bldg., Chicago, Ill.

Commercial Union

ASSURANCE COMPANY,
(LIMITED)

OF LONDON.

UNITED STATES BRANCH:

Corner Pine and Williams Streets. - NEW YORK.

WESTERN DEPARTMENT:

Manhattan Building, - - CHICAGO

NORTHWESTERN DEPARTMENT:

DENVER, COL.

UNITED STATES BRANCH

PRUSSIAN NATIONAL

INSURANCE COMPANY,

OF STETTIN, GERMANY.

THEO. W. LETTON, Gen'l Manager.

JOHN F. RICE, Ass't Manager.

307 to 321 Dearborn Street,

CHICAGO, - ILLINOIS.

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FIFTIETH ANNUAL STATEMENT OF THE

Connecticut Mutual Life Ins. Co.

OF HARTFORD, CONN.

NET ASSETS, January 1, 1895		$60,546,398.36
Less deduction from Home Office building		200,000 00
		$60,346,398.36

RECEIVED IN 1895.

For Premiums	$4,681,429.29	
For Interest and Rents	3,097,505.69	
Profit and Loss	14,269.40	$7,793,204.38
		$68,139,602.74

DISBURSED IN 1895.

For claims by death and matured endowments	$4,382,390 70	
Surplus returned to policy-holders	1,242,947 93	
Lapsed and Surrendered Policies	655,978.05	
TOTAL TO POLICY-HOLDERS		$6,281,316.68
Commissions to Agents, Salaries, Medical Examiners' fees, Printing, Advertising, Legal Real Estate, and all other Expenses	779,576.43	
TAXES	314,688.99	7,375,582.10
BALANCE NET ASSETS, Dec. 31, 1895,		$60,764,020.64

SCHEDULE OF ASSETS.

Loans upon Real Estate, first lien		$36,080,328 53
Loans upon Stocks and Bonds		12,300.00
Premium Notes on Policies in force		1,160,955.66
Cost of Real Estate owned by the Company		7 679,481.68
Cost of United States and other Bonds		13,687,057.83
Cost of Bank and Railroad Stocks		389.954.00
Cash in Banks		1,748,851.67
Bills receivable		2,782.50
Agents' Ledger Balances		2,308 77
ADD		$60,764,020.64
Interest due and accrued	$1,056,582.84	
Rents due and accrued	37,588.90	
Market value of stocks and bonds over cost	591,834.17	
Net deferred premiums	309,739.40	$1,995,745.31
GROSS ASSETS, December 31, 1895,		$62,759,765.95
LIABILITIES:		
Amount required to re-insure all outstanding Policies, net, Company's standard	$54,491,834.00	
All other Habilities	1,171,675.52	$55,663,509.52
SURPLUS		$7,096,256.43
Ratio of expenses of management to receipts in 1895		10.00 per cent.
Policies in force Dec. 31, 1895, 66,606 Insuring		$158,042,050.00

JACOB L. GREENE, President.
JOHN M. TAYLOR, Vice-President.

EDWARD M. BUNCE, Secretary.
DANIEL H. WELLS, Actuary.

JOHN K. STEARNS, General Agent for Illinois,
514 MONADNOCK BLDG., - - - - CHICAGO, ILL.

ABSTRACT FROM

46TH ANNUAL Statement

JANUARY, 1896.

"OLD AND TRIED"

Glens Falls

CASH ASSETS, - -	$2,650,817.50
Surplus as regards Policy Holders, - - - -	1,732,577.67
Net Surplus over all Liabilities, - - - -	1,532,577.67

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